

Faculty Income Allowance Plan



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I. Introduction

The Faculty Income Allowance Program (FIAP) is a program designed to recognize the service that certain senior faculty members (tenured members of the Standing Faculty and Associate Professor or Professor of the Standing Faculty-Clinician Educator) have performed for the University and to provide supplemental income for those faculty members when they terminate employment (as defined below) under the terms of the Plan. The University reserves the right to make changes in FIAP.

Senior faculty members (as defined above) who meet the eligibility requirements are eligible to elect to participate in the FIAP. Both senior faculty members who voluntarily terminate and those who terminate as part of a “reduction in faculty” are eligible for FIAP benefits. Terminations for disability, death or “just cause” are not covered under FIAP.

Members of the Associated Faculty are not eligible for the FIAP. These titles, as defined by the Faculty Handbook, include the descriptive modifiers: “Research”, “Clinical”, “Adjunct”, “Visiting”, “Visiting Executive”, “Practice” or “Wistar Institute”.

FIAP benefits include a cash benefit and certain non-cash benefits (namely, the continuance of certain health/fringe benefits).

II. Eligibility

Age and Service Requirement

Senior faculty members who fit within one of the following age and service categories when they terminate will be eligible to receive FIAP benefits:

a) Ages 60-69: Senior faculty members who have 10 or more years of full-time continuous service (as standing faculty members) and who terminate on or after age 60 but before June 30th of the academic year in which they reach age 69 are eligible to receive FIAP benefits if they satisfy a “rule of 75” requirement (that is, the combined age and years of full-time service of the faculty member equals or exceeds 75).

or

b) Age 69 or later: Senior faculty members who satisfy the 10 years of full-time continuous service and “rule of 75” requirements on or after age 69 may also receive FIAP benefits. Such senior faculty members generally must terminate as of the academic year-end (June 30) immediately following the satisfaction of the eligibility requirements. This section applies to those who do not qualify under Section II a. above.

Retirement or Termination of Employment

Senior faculty members who otherwise satisfy the age and service and other eligibility requirements to qualify for FIAP must terminate employment or retire in order to receive FIAP benefits. The terms “termination of employment” and “retirement” have a special meaning for FIAP as follows:

- The faculty member must relinquish his/her full-time tenured appointment as an active member of the standing faculty,

AND

- At the time of the termination or retirement, the faculty member and the University should anticipate that the faculty member will stop performing all services for the University or that any services performed for the University will be significantly and permanently decreased. In general, the level of services to be performed after retirement should be no more than 20% of the level of services performed before the termination or retirement. The determination of the level of services that may be performed after retirement shall be based upon all available facts and circumstances. (Note: This aspect of the termination/retirement definition stems, in part, from the new deferred compensation rules that recently took effect. More information about these rules is set forth in the Tax Consequences/Social Security Income section.)

Special Rules

- Phased Retirement Program:** Senior faculty members who are participating in the University's "Phased Retirement Program" are eligible to terminate employment and receive benefits under FIAP. Service accrued while participating in the Phased Retirement Program is counted as full-time service for FIAP eligibility.
- Grandfathering Provisions of Prior FIAP Terms:** Senior faculty members who were hired before January 1, 2004 and who were 54 or older at their hire date may elect to terminate and receive benefits in accordance with the prior FIAP terms. Under these prior FIAP terms, a faculty member could terminate and receive FIAP benefits as of the academic year-end (June 30) following the completion of 15 years of full-time service.

III. The Retirement Income Allowance

FIAP provides cash benefits that are equal to the greater of:

- 165% of a faculty member's "*academic base salary*"* in effect on his/her termination date
- or*
- 165% of the "*average academic base salary*"* for full professors in a faculty member's school during the academic year preceding retirement.

Note that service must be full-time and continuous and cash benefits may not be greater than 200% of the Participant's actual annual compensation for the year preceding the year of his/her termination of employment. Annual compensation generally includes all pay for the preceding year. For those who qualify under Special Rule a) above, annual compensation will be increased to reflect what would have been earned if working full-time.

Cash benefits are paid in 24 equal installments following a faculty member's termination of employment. Residual benefits are made in a lump sum to a named beneficiary if the faculty member dies during this period. No benefits shall be provided or paid under the Plan if the eligible participant dies prior to his/her termination of employment.

*See Appendix A for definitions and illustrations of these terms.

IV. Benefits

FIAP benefits include medical, dental, vision, life insurance, long-term care insurance, and tuition. (Note: Because participation in the FIAP constitutes retirement, federal regulations prohibit the University from offering certain benefits such as the Spending Accounts, the Tax-Deferred Retirement Plan and the Supplemental Retirement Annuity).

	Benefits During FIAP (2 Years)	Benefits After FIAP
Medical Plan	Eligible for coverage under Retiree Medical Plan. Under age 65 , faculty member and eligible dependents may choose any under-age 65 medical plan option. At age 65 , coverage switched to plans supplemental to Medicare or a Medicare-Advantage plan.	Coverage under Retiree Medical Plan continues.
Dental Plan	Eligible for coverage with full premium cost paid by the University.	Coverage may continue under the group active plan for 18 months under COBRA. Retiree dental coverage is available with MetLife Dental or Aetna Vital Savings Plan.
Vision Plan	Eligible for coverage with full premium cost paid by the University	Coverage may continue for 18 months under COBRA. Retiree vision benefits are available through Aetna Vision One discount program if enrolled in Aetna Vital Savings Plan.
Group Life Insurance	Basic life insurance equal to one times benefits base salary before FIAP with maximum of \$300,000. May be reduced to \$50,000 to avoid imputed income. University pays for basic coverage. Faculty member may retain the supplemental insurance in effect at the beginning of the FIAP contract. Total of basic and supplemental cannot exceed \$1 million.	Basic insurance reduced to a flat amount of \$5,000. Conversion privileges available for difference between total of basic and supplemental coverage and this amount.
Long-Term Care	If enrolled before FIAP, coverage continues. Otherwise, eligible to apply for coverage at any time with proof of good health. Rates are based on age at time of application. Retiree pays full premium directly to carrier.	If enrolled before FIAP, coverage continues. Otherwise, eligible to apply for coverage at any time with proof of good health. Rates are based on age at time of application. Retiree pays full premium directly to carrier.
Tuition Benefits	Tuition benefits for faculty member and dependents continue under same plan as when retiree was active.	Tuition benefits for faculty member and dependents continue under same plan as when retiree was active.
Spending Accounts	Not eligible to participate.	Not eligible to participate.
Tax-Deferred Retirement Plan (TDR)	No contributions made by the University on FIAP payments.	If rehired in a TDR-eligible position, rules for active plan participants apply.
Supplemental Retirement Annuity (SRA)	No contributions may be made based on FIAP payments.	If rehired in an SRA-eligible position, rules for active plan participants apply.

Medical Coverage

Faculty members and their eligible dependents may elect medical coverage through the University of Pennsylvania Retiree Medical Plan. Eligible faculty members who are under age 65 may elect any of the medical coverage options available to retirees below age 65. Eligible faculty members who are 65 or older must enroll in Medicare Part B and may choose from the Medicare-eligible plans. Eligible dependents will be covered under the same coverage option elected by the faculty member unless there is an age difference. For example, the faculty member is under age 65 and the dependent is over age 65. In this case, the dependent will be eligible for the coverage options that are appropriate to him or her on the basis of age.

Eligible faculty members and their eligible dependents who elect to receive medical coverage through FIAP and the Retiree Plan must share in the cost of the coverage. This cost-sharing amount changes from year to year and will be communicated to faculty members at the time that they elect to participate in FIAP and before the end of each plan year.

- **Retirees Under Age 65:** Eligible faculty members and dependents under age 65 are currently eligible for the following medical plans:
 - Keystone/AmeriHealth HMO
 - Aetna HMO
 - PennCare/Personal Choice Preferred Provider Organization (PPO)

Retirees under age 65 who elect medical coverage through Penn will automatically be covered under Penn's retiree prescription plan through CVS/Caremark. CVS/Caremark provides benefits for a comprehensive list of generic and brand name drugs.

- **Retirees Age 65 and Over:** Eligible faculty members and dependents age 65 and over are currently eligible for the following medical plans:
 - Keystone/AmeriHealth 65 Medicare-Advantage (HMO)
 - Aetna Medicare Plan (PPO)
 - Independence Blue Cross (IBC) Medigap Security 65: Standard and Premium Plans (Medicare Supplement Plans)

Retirees and dependents age 65 and over who elect medical coverage through Penn have a choice when it comes to prescription drug coverage. Generally, you can choose among three options: 1) elect Penn's prescription drug coverage through SilverScript, 2) opt out of Penn's prescription drug coverage, or 3) elect a non-Penn sponsored Medicare Part D plan.

Some important points to note:

- You cannot enroll in the Keystone/AmeriHealth 65 Medicare-Advantage HMO or the Aetna Medicare Plan PPO if you enroll in a non-Penn sponsored Medicare Part D plan.
- You cannot enroll in Penn's prescription plan if you enroll in a non-Penn sponsored Medicare Part D plan.
- Opting out of Penn's prescription drug coverage is considered permanent unless you meet certain conditions.

For specific information about enrolling in or continuing medical plan coverage, please see Section V. Administrative Procedures and the website at www.hr.upenn.edu/benefits/retireehealth.

Dental Coverage

Faculty members and their eligible dependents are enrolled in active group dental coverage with the full premium cost paid by the University for the two-year period that cash benefits are being paid under FIAP.

When FIAP dental coverage ends, eligible faculty members may be eligible to continue their existing Penn Faculty Practice Plan (PFPP) or MetLife dental benefit through COBRA for up to 18 months or enroll in one of the two retiree dental choices outlined on the following page. For more information on COBRA, review Penn's online Health and Welfare Summary Plan Description at www.hr.upenn.edu/benefits/spd.pdf or contact the Penn Benefits Center at 1-888-PENNBEN (1-888-736-6236) and press option #4.

There are two dental plans currently available to retirees:

- ***Vital Savings by Aetna Dental Program:*** The Vital Savings by Aetna Dental Program provides discounts (an average discount of 28%) on dental care when you use participating providers. You automatically have access to the Aetna Vision One discount program (see below) when you enroll in this plan. Contact Aetna at 1-866-368-4825 for more information (Promotional Code Number 882016015)
- ***MetLife Preferred Dentist Program (PDP):*** The MetLife Preferred Dentist Program (PDP) provides coverage when you receive treatment from any dentist or specialist you wish. Use MetLife preferred providers to save on out-of-pocket expenses since participating dentists agree to charge fees typically 10%-35% lower than the average charges in your area. For more information, contact the Penn Benefits Center at 1-888-PENNBEN (1-888-736-6236) .

Vision Coverage

Faculty members and their eligible dependents are enrolled for vision coverage with the full premium cost paid by the University for the two-year period that cash benefits are being paid under FIAP.

When FIAP vision coverage ends, eligible faculty members may be eligible to continue their existing vision benefit through COBRA for up to 18 months or enroll in the Vital Savings by Aetna plan. For more information on COBRA, review Penn's online Health and Welfare Summary Plan Description at www.hr.upenn.edu/benefits/spd.pdf or contact the Penn Benefits Center at 1-888-PENNBEN (1-888-736-6236) and press option #4.

Retirees who enroll in the Vital Savings by Aetna Dental Program (see above) will automatically have access to the Aetna Vision One discount program. Under this program, participants have access to providers in nearly 13,000 participating Vision Centers, including Sears Optical, Target Optical, Lenscrafters and private-practice providers.

Life Insurance

Group term basic life insurance coverage is provided at no cost to faculty members in an amount equal to one times their "benefits base" (as determined under the University's life insurance program) up to a maximum of \$300,000 of coverage during the two-year period that cash benefits are being paid under the FIAP. Faculty members may elect to reduce this coverage to \$50,000 to avoid imputed income (and the related taxes) that result from receiving employer-provided life insurance coverage that exceeds \$50,000.

Faculty members may retain the supplemental insurance in effect at the beginning of the FIAP contract. The total of basic and supplemental cannot exceed \$1 million.

After the two-year period ends, basic coverage is limited to a flat amount of \$5,000. Conversion privileges are available for the difference between the total of basic and supplemental coverage and this flat amount.

You now have access to funeral planning services through the University's life insurance benefit. Aetna has partnered with Everest Funeral Planning and Concierge Service to offer pre-planning and at-need services for you, your spouse/partner, and your children—at no additional cost to you. These services include online planning tools as well as 24-hour assistance throughout the funeral process. You may also access services for your parents, in-laws or other relatives through Everest at a fee. For more information on Everest, or to create an online profile and use their planning tools, visit their website and enter the Enrollment Verification Code: AETNA0003.

Long-Term Care Insurance

The long-term care insurance plan is administered by John Hancock. This benefit may be continued if you were enrolled prior to participating in the FIAP plan. If you wish to enroll in this plan as a retired faculty member, you must contact John Hancock at 1-800-711-2899. All applicants must provide proof of good health. Premiums are based on age at the time of application.

Tuition Benefits

Tuition benefits (as in effect when the faculty member starts receiving FIAP benefits) are provided to faculty members and their eligible dependents under the same terms as generally in effect for active employees of the University. For more information, please visit the website at www.hr.upenn.edu/benefits/tuition/default.asp.

Pre-Tax Expense Accounts

Due to federal regulations, participation in the Pre-Tax Expense Accounts ends as of the effective date of your participation in the FIAP. No further contributions are allowed. Requests for reimbursements of eligible expenses may continue to be submitted after this date through the end of the three-month grace period after the end of the plan year (September 30th). All eligible expenses must have been incurred prior to your participation in FIAP. For more information, contact the Penn Benefits Center at 1-888-PENNBEN (1-888-736-6236) and press option #3.

Retirement Plan Considerations

Faculty members who elect FIAP will have to make choices regarding their retirement plan accounts. Eligible faculty members who were participating in the TDR or SRA Plans, may not continue to participate with respect to FIAP cash benefits, but may be eligible to participate in the TDR or SRA Plans if otherwise employed and receiving compensation from the University.

Retirees may elect to receive a distribution of their accounts even while they are receiving FIAP payments. Those who were investing in TIAA-CREF should call the Retirement Call Center at 1-877-736-6738, to discuss distribution options and request the applicable forms. Those investing with Vanguard should call them at 1-800-523-1188 to request the distribution forms and discuss options. Forms must be completed by the retiree and signed by a representative in the Human Resources/Benefits Office. Please contact the Benefits Office at 215-898-7282 to arrange for this signature. It is recommended that retirees consult their tax advisors before making withdrawal decisions.

Other Benefits

Faculty members who elect FIAP are eligible for privileges outlined for retired faculty in the *Handbook for Faculty and Academic Administrators*.

V. Administrative Procedures

Applying for FIAP Benefits

Faculty members considering FIAP should speak to a representative of their school at least one year prior to the date of their intended retirement. Normally, such retirements will occur at the end of the academic semester, but faculty members may be permitted to retire at other times when approved by the chair and dean of their department. After this discussion, the faculty member should enter into a written agreement with the School, which mentions the FIAP election and, if necessary, other aspects of the faculty member's post-retirement relationship with the school.

Medical Coverage Considerations

Faculty who decide to elect FIAP must elect or defer retiree health coverage within the 90-day period prior to their last day of service.

- **Electing Coverage:** To elect coverage under Penn's retiree health benefits, you must list yourself and the eligible dependents you'd like to cover on Penn's Retiree Health Enrollment Form. The form must be completed, signed and returned to the Human Resources Benefits Office within 90 days prior to your last day of service.
- **Deferring Coverage:** You may choose to defer medical/prescription drug coverage for yourself and your existing dependents (those who meet the eligibility requirements on your last day of service). This means that you can postpone enrolling in Penn's medical/prescription drug coverage now and then elect it at a future date. If you or your eligible dependents do not wish to enroll at the time of your retirement, because you/they have coverage under another plan, you must list yourself and your eligible dependents on Penn's Retiree Health Enrollment Form and check the deferral box. Note that in order for your dependents to enroll at some future date, you must also be enrolled at that same time. At that future date, you and/or your dependents will need to provide proof of coverage prior to enrolling in Penn's plan.
- **Waiving Prescription Drug Coverage:** If you're eligible for and have decided to enroll in a non-Penn sponsored Medicare Part D plan, you must select the Waive box for prescription drug coverage on the Retiree Health Enrollment Form and return it to the Human Resources Benefits Office. You cannot enroll in Penn's prescription plan if you enroll in an individual Medicare Part D plan. If this occurs, the Centers for Medicare & Medicaid Services (CMS) will disenroll you from Penn's prescription drug coverage.

Waiving Penn's prescription drug coverage is considered permanent. This means you will not be able to obtain this coverage in the future unless Medicare's change in policy adversely affects your coverage. Under this circumstance, you must notify the Penn Benefits Center immediately.

For more information about medical and prescription drug benefits, please visit the website at www.hr.upenn.edu/benefits/retireehealth.

Coordination with Medicare (Retirees Age 65 and Over)

Medicare Part A. Eligibility for premium-free Medicare Part A starts: (1) when you are age 65 or over and (2) you are eligible for Social Security. If you are receiving Social Security, enrollment in Medicare Part A is automatic. If you are eligible for Social Security but have opted not to start receiving the benefit, you must still enroll in Medicare Part A. This enrollment establishes your entitlement with the Social Security Administration (SSA).

Medicare Part B. If you are covered by a group health plan sponsored by your employer or your spouse's employer while either of you is in active employment, you need not enroll in Medicare Part B. Since your enrollment in Medicare Part A makes enrollment in Part B automatic, you must notify the SSA that you want to decline Part B because of your coverage. When you lose your coverage under the group health plan, the SSA will allow you to sign up for Part B during a Special Enrollment Period without any penalty. Details on the SSA's enrollment periods can be obtained from www.ssa.gov or by calling the Social Security Administration at 1-800-772-1213.

Retirees and eligible dependents age 65 and over must be enrolled in Medicare Parts A and B in order to remain in Penn's retiree medical plans. Penn's medical plans are secondary to Medicare. Faculty members should apply for Medicare at their local Social Security office 90 days prior to reaching age 65 in order to give Social Security time to process the application.

Retirees age 65 or over with dependents who are not eligible for Medicare should note that your dependents will be enrolled in a pre-65 Retiree Medical Plan until becoming eligible for Medicare. Then the dependent(s) must enroll in Medicare Parts A and B and you must select a Medicare-eligible plan for them. Social Security should be contacted 90 days prior to the dependent's 65th birthday to avoid coverage delays and late enrollment penalties.

VI. Other Information

Tax Consequences/Social Security Income

The FIAP's cash benefits are severance payments and are subject to federal, state and local income taxes and to Social Security and Medicare taxes. However, the Social Security Administration should not count the income allowance as earnings that would reduce Social Security retirement income payments even if the retiree has not yet reached full retirement age as defined by Social Security. For an estimate of the Social Security Income benefit, faculty members are encouraged to contact their local Social Security Administration Office or call 1-800-772-1213. Documentation, including proofs of age, marriage and earnings may be required. More information about Social Security benefits can be found on their website at www.ssa.gov.

The compensation provided to you through FIAP is "deferred compensation" for purposes of new tax rules that recently took effect. In relevant part, these new tax rules provide that deferred compensation must be paid in accordance with a fixed schedule and only upon certain events. To satisfy these rules, FIAP provides that benefits can only be paid upon an actual termination of employment or retirement as described in Section II: Eligibility (and not upon a simple change in status or title) and in fixed installments over 24 months. The failure to comply with these new tax rules can result in potentially serious tax consequences for an employee (e.g., full and immediate taxation of the deferred compensation and an excise tax of 20% on the deferred compensation).

Amendment or Termination of Plan

While the University intends to continue FIAP indefinitely, the University (acting through its Board of Trustees or an authorized delegate, such as the Vice President for Human Resources) reserves the right to make changes in FIAP (or terminate FIAP entirely), at any time. Any such amendment or termination will not affect the FIAP benefits that a faculty member has already received, but may change or eliminate benefits (for example, continued medical insurance benefits) on a going-forward basis.

Important Legal Disclosures

This booklet is a summary of the terms of FIAP. It is not the official plan document or Summary Plan Description (SPD). The official SPD is available on the website at:

www.hr.upenn.edu/benefits/retirement/fiap.aspx. You can obtain an official plan document for a reasonable fee by contacting FIAP's "plan administrator" as follows:

Vice President for Human Resources
3401 Walnut Street, Suite 527A
Philadelphia, PA 19104

Although this booklet contains information about the Plan and the benefits provided through the Plan, it is important for you to understand that:

- The terms of the official plan documents (including the SPD for the Plan) are controlling.
- If there is any difference between the terms of the official plan documents and any other materials, the official plan documents will govern.
- Benefits provided through the Plan are not guaranteed for any particular time and/or at any particular cost.
- Nobody speaking on behalf of the Plan or the University can alter the terms of the Plan.
- The University reserves the right to amend or terminate the Plan (or any benefit provided through the Plan) at any time and for any reason.

Similarly, please keep in mind that certain benefits provided pursuant to FIAP are subject to the terms and conditions of other plan documents and other University policies (for example, medical benefits are provided through the University's Retiree Health Plan and tuition benefits are provided pursuant to the University's tuition policies). FIAP is not intended to amend or change these other plans and policies.

Non-Discrimination Policy Statement

The University of Pennsylvania values diversity and seeks talented students, faculty and staff from diverse backgrounds. The University of Pennsylvania does not discriminate on the basis of race, color, sex, sexual orientation, gender identity, religion, creed, national or ethnic origin, citizenship status, age, disability, veteran status or any other legally protected class status in the administration of its admissions, financial aid, educational or athletic programs, or other University-administered programs or in its employment practices.

Questions or complaints regarding this policy should be directed to the Executive Director of the Office of Affirmative Action and Equal Opportunity Programs, Sansom Place East, 3600 Chestnut Street, Suite 228, Philadelphia, PA 19104-6106; or (215) 898-6993 (Voice) or (215) 898-7803 (TDD).

Statement on Collective Bargaining Agreements

The provisions of applicable collective bargaining agreements govern the Health & Welfare benefits of employees in collective bargaining units.

Appendix A: Definitions and Illustrations of Terms

Academic Base Salary

For a faculty member who terminates as of the June 30 end of an academic year, his/her academic base salary is the base salary that was in effect as of the preceding July 1. For a faculty member who terminates as of some other date, his/her academic base salary is the “weighted average” of his/her academic base salaries during the 12 months preceding his/her termination. An example of this weighted average calculation is as follows:

Example: Assume that a faculty member elects to terminate employment as of January 1, 2011, and his/her base salary is \$120,000 as of July 1, 2009, and \$150,000 as of July 1, 2010. The faculty member’s weighted average academic base salary for the last 12 months is \$135,000, determined as follows:

*\$60,000 (six months of salary at an annual rate of \$120,000)
plus
\$75,000 (six months of salary at an annual rate of \$150,000)
equals
a weighted average academic base salary of \$135,000*

Note that academic base salary does not include salary attributable to CPUP (whether or not paid through University payroll), administrative stipends, or any other compensation paid by an entity other than the University of Pennsylvania.

Average Academic Base Salary

For a faculty member who terminates as of the June 30 end of an academic year, the average academic base salary is the average of all full professors’ academic base salaries in the faculty member’s school, determined as of the July 1 preceding a faculty member’s termination. For a faculty member who terminates as of some other date, the average academic base salary will be determined under the same “weighted average” approach described above to take into account the average academic base salaries in effect during the 12 months preceding his/her termination.

Note: Faculty considering participation in this Plan are encouraged to contact the Division of Human Resources—Benefits Office at 215- 898-1327.

Appendix B: Health & Welfare Plans—Administrator and Carrier Directory

	<i>Address</i>	<i>Contact Information</i>
The Penn Benefits Center (General Questions)	P.O. Box 26745 Salt Lake City, UT 84126-0745	1-888-PENNBEN (1-888-736-6236)
MEDICAL—Medicare-Eligible Retirees (Age 65 and Over)		
Aetna Medicare Plan (PPO)	P.O. Box 981106 El Paso, TX 79998-1106	Member Service: (800) 282-5366 Pre-Enrollment Information Line: (800) 307-4830 www.aetna.com
Keystone/AmeriHealth 65 Medicare-Advantage Plan	P.O. Box 898815 Camp Hill, PA 17089-8815	(215) 241-2365 or (800) 645-3965 www.ibx.com
IBC Medigap Security 65 Plan	Independence Blue Cross Attention: Claims Dept. 1901 Market Street Philadelphia, PA 19103-1480 Independence Blue Cross Major Medical Claims Dept. P.O. Box 13497 Philadelphia, PA 19101-3497	(800) ASK-BLUE or (800) 275-2583 www.ibx.com
Medicare: To find out more about your Social Security retirement benefit, to begin Social Security income, or to enroll in Medicare, visit www.socialsecurity.gov or call (800) 772-1213.		
MEDICAL—Retirees Under Age 65		
Aetna HMO	Aetna Health Administrators, LLC P.O. Box 981106 El Paso, TX 79998-1106	(800) 323-9930 (California) (888) 287-4296 www.aetna.com
Keystone/AmeriHealth HMO	P.O. Box 69353 Harrisburg, PA 17106-9353	(800) ASK-BLUE or (800) 275-2583 www.ibx.com
PennCare/Personal Choice	Non-Preferred Providers: PA Blue Shield, P.O. Box 69352 Harrisburg, PA 17106-9352	(800) ASK-BLUE or (800) 275-2583 www.ibx.com

PRESCRIPTION DRUG			
CVS/Caremark	<i>For Paper Claims</i> Caremark, Inc. Attn. Paper Claims Dept. P.O. Box 52196 Phoenix, AZ 85072	<i>For Mail Order</i> Caremark, Inc. P.O. Box 2110 Pittsburgh, PA 15230-2110	(800) 378-0802 www.CVS/Caremark.com
SilverScript	<i>For Paper Claims</i> Med D Paper Claims P.O. Box 52066 Phoenix, AZ 85072- 2066	<i>For Mail Order</i> Caremark P.O. Box 94467 Palatine, IL 60094- 4467	1-866-494-9829
BEHAVIORAL HEALTH—Mental Health & Substance Abuse			
PennCare/Personal Choice	Penn Behavioral Health 3535 Market St, 4 th Fl Philadelphia, PA 19104		(888) 321-4433 Claims/Fax: (215) 746-7454
All other plans			Contact the carrier
GROUP LIFE INSURANCE			
Aetna	Aetna Life Insurance Co., P.O. Box 14549 Lexington, KY 40512-4549		(800) 523-5065
DENTAL			
Penn Faculty Practice Plan	Penn Dental at the Robert Schattner Center 240 South 40th Street, 3rd Floor Philadelphia, PA 19104-6030 Penn Dental Center at University City 3401 Market Street Philadelphia, PA 19104 Penn Dental Center at Bryn Mawr 711 Lancaster Avenue Bryn Mawr, PA 19010		215-898-4615 (Schattner Center) 215-573-8400 (University City) 610-520-4600 (Bryn Mawr)
MetLife www.metlife.com/dental	Group Dental Claims P.O. Box 981282 El Paso, TX 79998-1282		(800) GET-MET8 (800) 438-6388
VISION			

Davis Vision	Out-of-Network Only: Vision Care Processing Unit P.O. Box 1525 Latham, NY 12110	1-800-ASK-BLUE (1-800-275-2583) 1-888-393-2583 (claims/benefits questions)
<i>LONG-TERM CARE</i>		
John Hancock http://penn.jhancock.com Username: penn Password: mybenefit	John Hancock Place B-6, P.O. Box 111 Boston, MA 02117	(800) 711-2899 Outside US: (617) 572-0048