

Benefits at a Glance

Penn's comprehensive total compensation program includes competitive salaries and much more. Here is an overview of benefits available to full-time faculty and staff and their eligible dependents.

Health, Life, and Flexible Spending Accounts

Penn offers comprehensive medical, prescription, behavioral health, dental, vision, and life insurance benefits to protect your and your family's health and welfare. You can also use flexible spending accounts to pay for eligible health care and dependent care expenses with pre-tax dollars.

Effective Date of Coverage

When you're newly hired or become newly eligible for benefits, the effective date of coverage is based on your start date. Health benefits coverage will begin on the first day of employment if the employee starts on the first day of the month. For example, if any faculty or staff member starts on July 1, their benefits will begin on July 1. If someone begins their employment on July 2, then he or she would become eligible for benefits on August 1. This rule applies to each month of the year.

Cost

Penn pays a significant portion of the costs for medical, prescription, behavioral health and dental benefits; you pay the full cost for vision benefits. Your cost share—paid through pre-tax payroll deductions—depends on the plan you choose, your employee status, and whether you are covering dependents. Penn provides one times salary in life insurance at no cost; additional coverage is available at competitive rates. You contribute to flexible spending accounts on a pre-tax basis, up to maximum allowable contribution limits.

Eligible Dependents

You can cover your spouse and your children (biological, adopted, or stepchildren) up to the end of the month in which they turn age 26, and your children age 26 and older who are incapable of self-support due to a certified mental or physical condition that existed prior to age 26. You will need to provide documentation verifying the eligibility of your enrolled dependents.

Medical, Prescription, and Behavioral Health

Choose the medical plan that works best for you and your family, selecting from four options: a Preferred Provider Organization (PPO) plan administered by Independence Blue Cross, a Point-of-Service (POS) plan administered by Aetna, a Health Maintenance Organization (HMO) plan administered by Independence Blue Cross/Keystone, and a High Deductible Health Plan (HDHP) administered by Aetna. All plans except the HMO offer in-network and out-of-network coverage. All medical plans include prescription drug and behavioral health coverage.

Dental

Choose from two dental plans: the MetLife and Penn Dental plans. The MetLife plan offers in-network and out-of-network coverage, while the Penn Dental plan requires you to use network providers exclusively. Both plans provide full coverage for diagnostic and preventive care, and substantial coverage for a range of other dental services.

Vision

Choose from three vision plans: Davis Vision, VSP and VSP Choice plans. All plans offer in-network and out-of-network coverage for eye exams, lenses, and frames.

Life Insurance

Penn provides one times salary in life insurance at no cost to you. You can purchase additional coverage at competitive rates. You can also purchase life insurance coverage for your eligible dependents. Faculty and staff enrolled in any of the University's life insurance plans have pre-planning and at-need funeral and concierge services available to them through MetLife.

Flexible Spending Accounts

Penn offers flexible spending accounts for health care and dependent care. These accounts allow you to set aside money on a pre-tax basis to pay for eligible expenses. The health care account is for eligible healthcare expenses for you and your dependents when your health plan doesn't pay them. The dependent care account is for eligible expenses related to caring for a child, or a disabled spouse or parent, who needs daily care while you work.

Tuition

Take advantage of Penn's exceptional tuition benefits. You, your spouse, and your dependent children can get tuition assistance here at Penn. Your dependent children are also eligible for tuition assistance at other institutions.

Tuition Benefits for You

You are eligible for tuition benefits after 6 months of employment, provided you meet the cut-off date for the term. The tuition benefit for faculty and staff covers 100% of the tuition and certain fees for up to two course units per semester (two in the fall, two in the spring, and two over the entire summer); it can be used for undergraduate or graduate coursework at Penn. You must apply and be accepted to your program of interest at Penn in order to begin using the benefit. Graduate tuition benefits may be taxable.

Tuition Benefits for Your Children

You are eligible for tuition benefits for your dependent children after three years of eligible service. The tuition benefit for dependent children covers eight semesters at 75% of the tuition and technology fees for an undergraduate degree at Penn, or up to 40% of Penn's tuition for an undergraduate degree at another accredited college or university.

Tuition Benefits for Your Spouse

You are eligible for tuition benefits for your spouse after three years of eligible service. The tuition benefit for your spouse/partner covers up to eight semesters at 50% of the tuition and technology fees for an undergraduate degree at Penn.

Retirement

Penn offers generous retirement plans to help you save for your future. Penn's Basic, Matching, and Supplemental retirement plans allow you to save for retirement on a pre-tax or Roth basis. Choose from a wide variety of investment options through TIAA.

Basic and Matching Retirement Plans

Basic Plan—If your job title is eligible for this plan, the University makes age-based contributions to your Basic Plan account after one year of service. No employee contributions are required. The University's basic contribution is 1.5%, 3%, or 4% of your base salary, depending on your age.

Matching Plan— If your job title is eligible for this plan, you can contribute up to 5% of your base salary through the Matching Plan, and the University will match your contributions dollar-for-dollar. You can begin contributing to the Matching Plan as soon as you are hired. Penn begins making matching contributions after one year of service.

You may be eligible to have the one-year waiting period for Penn's basic and matching contributions waived if you meet the criteria for prior service credit from Penn or another qualified employer. You become vested in Penn's contributions after three years of service.

Supplemental Retirement Plan

If you want to contribute more than the 5% of salary Penn matches through the Matching Plan, you can make additional contributions through the Supplemental Plan. Supplemental Plan contributions are not matched by the University. You can begin contributing as soon as you are hired. Most University employees who are ineligible for the Basic and Matching Plans are eligible for the Supplemental Plan.

Time Away from Work

Penn provides you with a substantial amount of time away from work during the course of the year. This allows you to relax, take vacations, attend to personal affairs, recover from illness or injury, spend time with family—whatever your personal needs may be.

Vacation and Sick Leave

You accrue vacation and sick time each month. The accrual rate for vacation time starts at 1.25 days per month for new employees and increases to a maximum of two days per month once you have five years of service. The accrual rate for sick time is one day per month for all eligible employees.

Disability

Penn's short-term disability benefit provides income protection if you are unable to work for up to maximum of six months due to an injury, serious illness or pregnancy. Short-term disability pay begins when the duration of the approved condition has been ten (10) or more consecutive workdays. During the ten (10) day waiting period, available sick time and PTO must be used in that order. If there is no sick time or PTO available, the ten (10) day waiting period will be unpaid. After that, you will receive 100% of base pay for up to six (6) weeks. If the disability period has been approved for longer than eight (8) weeks, you will be paid 75% of base salary up to a maximum of eighteen (18) additional weeks. *

Penn's long-term disability benefit covers continuous disabilities of six months or more. Penn provides a benefit of 60% of your base salary to a maximum of \$15,000 per month, and continues coverage for medical, dental, vision, group life insurance, retirement, and tuition benefits. You and the University share in the cost of continued coverage, with the University paying a majority of the cost for medical and dental benefits. You also have the option to purchase supplemental long-term disability coverage to enhance Penn's group benefit.

*Employees Grade 29 and above or Grades E, F, G and H are covered by Policy #613. University staff members who are covered by collective bargaining agreements should refer to the appropriate contract article. Any contract articles incorporating or referring to previous editions of this policy shall be superseded by the current policy.

Supplemental Long-Term Disability

To enhance the coverage in Penn's group Long-Term Disability benefit, Penn offers a Supplemental LTD program through Standard Insurance Company that lets you protect more of your income if you become disabled and can't work. The program offers the advantages of tax-free benefits, portability, and enhanced protection if you're unable to work. If you apply during your enrollment window, you're guaranteed acceptance into the plan as long as you have been actively at work for the past six consecutive months at Penn or with a previous employer. There is no medical underwriting or need to prove good health. The policy includes a 12/12 pre-existing condition exclusion. If you apply outside of your enrollment window, you can still be considered for coverage as a late entrant, and medical

underwriting is required.

Family and Medical Leave

Depending on your eligibility, you can take up to 12 weeks of unpaid leave in a rolling year for qualified Family and Medical Leave reasons, including your own or an eligible family member's serious health condition, the birth or adoption of a child, and qualifying exigencies related to an eligible family member's active-duty status in the armed forces. Family and medical leave is coordinated with Penn's paid time off, sick leave, and short-term disability policies. The University continues coverage for medical, dental, vision, group life insurance, and disability benefits. You and the University share in the cost of continued coverage with the University paying a majority of the cost for medical and dental benefits.

Holidays and Special Winter Vacation

The University observes the following holidays: New Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday following Thanksgiving Day, and Christmas Day. In addition, the University typically declares a special winter vacation for the week between Christmas Day and New Year's Day.

Worker's Compensation

If you are unable to work and have medical expenses as a result of job related, covered injuries or occupational diseases sustained in the course of your employment with Penn, the University's Worker's Compensation plan covers your medical expenses. It also partially covers salary loss after 7 days.

Other Leaves with Pay

Other leaves with pay are available for jury duty, military training, and a death in your immediate family.

Leaves without Pay

Leaves without pay may be granted for periods up to twelve months for personal reasons. These leaves may be granted at the discretion of the University with approval from your immediate supervisor, dean or department head and the Division of Human Resources/Staff Relations. Your medical, dental, vision, group life insurance, and long-term care benefits will continue at your expense unless you stop the coverage within 30 days of when the leave begins.

Long-Term Care Insurance

In partnership with Genworth Financial, Penn offers faculty and staff (and your eligible family members) long-term care insurance to help you cover some of the costs of long-term care services received at home, in the community or in a nursing facility. If you apply when you're newly hired, you won't have to provide proof of good health or be subject to underwriting requirements. Eligible family members must always provide proof of good health and are subject to underwriting.

Wellness and Work-life Resources

Penn is committed to supporting our faculty and staff as they balance the competing demands of work and personal life. That's why we offer a wide variety of programs and resources to help you care for your health, your family, and your work-life balance.

Penn Healthy You

Get—and stay—healthy with a variety of health and wellness resources to keep your mind and body in shape:

- Keep the flu at bay through our annual flu shot program each fall.
- Visit our annual health fair in the spring for free health screenings and a wealth of helpful information.
- Kick the smoking habit for good by taking advantage of Penn's quit smoking programs and resources.

- Enjoy discounted fitness club memberships through Penn's Campus Recreation department, the YMCA, and the GlobalFit program.
- Join the popular Penn Walking Program to make exercise a part of your daily routine.
- Learn how to make healthy eating choices through nutrition counseling, Weight Watchers on campus, Penn Dining's nutritional resources, and the Healthy Vending Machine Choices program.
- Take advantage of the Employee Assistance Program (EAP) for free, confidential, around-the-clock counseling and referral services for personal and professional life issues for you and your immediate family.
- Attend free wellness workshops on topics such as nutrition, lifestyle, exercise, and more.

***Be in the Know* Wellness Campaign and Virgin Pulse Platform**

- Focus on your health and well-being with Penn's annual wellness campaign, running July 1 – June 30 each year.
- Complete health-enhancing activities each year, like the Health Check, a biometric screening, and Bonus Actions, to gain valuable information and support.
- Utilize Virgin Pulse wellness platform programs and resources for online options, tracking participation, earning rewards, and connecting with colleagues.
- Earn up to \$300 (less applicable payroll taxes) in exciting rewards, including gift cards, wellness items, and charitable donations available through Virgin Pulse.

Family-Friendly Programs

Penn provides a wealth of resources to support your family needs:

- Ease the financial impact of bringing home a new child through Penn's adoption assistance benefit. Penn provides reimbursement for up to \$5,000 in eligible adoption expenses.
- Use Penn's backup care program to find temporary child and elder care for your dependents so you can meet your work responsibilities. Penn partially offsets your cost through a subsidy program that depends on your annual base salary.
- Through Penn's partnership with Care.com, benefits eligible faculty and staff can access senior care advisors. This benefit provides eligible individuals with the support and guidance of experienced Senior Care Advisors who can assist employees and their families along your journey through the uncertain terrain of senior caregiving.
- Let Penn's Nursing Mothers Program help you make a smoother transition back to work when you're nursing your newborn.
- Register for Snow Day Child Care for access to all-day care for children ages 12 weeks to 12 years when the University is open but Philadelphia public schools are closed due to inclement weather. Snow Day Child Care is generally available between December and March.
- Access Worklife Resources for free, confidential, 24-hour-a-day phone and online support for everyday needs and goals. You and your immediate family members can get practical solutions, realistic answers, and customized resources for a full range of financial and legal issues.

Work-life Support

Penn can help you manage the demands of home and work with our supportive programs:

- Find out how Penn's family-friendly programs (described above) can help you meet your everyday needs.
- Take advantage of the Employee Assistance Program (EAP) for free, confidential, around-the-clock counseling and referral services for personal and professional life issues for you and your immediate family.
- Consider flexible work options to help you balance the demands of work and personal life. Flexible work options involve the use of non-traditional work hours, locations, and/or job structures.
- Access Worklife Resources for free, confidential, 24-hour-a-day phone and online support for everyday needs and goals. You and your immediate family members can get practical solutions, realistic answers, and customized resources for a full range of financial and legal issues.
- Attend free work-life workshops designed to support you through personal and professional life challenges.

Health Advocate

Health Advocate can help you and your family navigate the complex waters of the healthcare system, saving you time, money and worry. All benefits-eligible faculty and staff can use this service, whether you're covered under Penn's health benefits or not.

Simply pick up the phone and call Health Advocate at 1-866-799-2329. Trained Personal Health Advocates will work with you one-on-one to find the solutions you need. They'll help you sort out billing concerns, get approval for covered services, locate the right treatment facilities, coordinate health care for your elderly parents and more.

Professional and Personal Development

Penn provides an array of resources to help you advance yourself personally and professionally.

Tuition

Penn offers generous tuition benefits to you, your spouse, and your dependent children. Learn more on page 2.

Professional Development Programs

Take advantage of a variety of programs to support you in learning new skills and advancing your career. Training opportunities include topics such as manager development, communication, conflict resolution, presentation skills, time management, writing and customer service. Take advantage of career-focused brown bag sessions and a career center stocked with helpful books, articles and videos.

Career Coaching

Career Coaching is a free, confidential support service that provides consultations about career development, skills, and mobility. Avail yourself of individual coaching sessions, learn to assess your skills and values as they relate to your professional life, see how you can grow in your current job, and polish your résumé-writing skills.

Leadership Development

Develop and enhance your leadership skills through multi-session, cohort-based training. You'll learn effective leadership tools, discover your strengths and weaknesses, and network with other Penn leaders.

University Resources

As a member of the Penn community, you have access to a wide range of University resources as well as cultural and recreational activities. Take advantage of the University's libraries and athletic facilities or visit our arboretum and art galleries. There's always something going on at Penn, whether it's a new exhibit at the Penn Museum, the latest music or theater presentation at the Annenberg Center, or the Penn Relays at Franklin Field to name just a few examples. As a member of the Penn community, you're right in the middle of the excitement—and you and your family can enjoy many of these activities for free.

Discounts and Special Services

From arts and entertainment to transportation and mortgages, you'll find great deals for University faculty and staff. Not only do Penn arts and cultural centers and museums offer free and discounted admission and memberships, you can also enjoy substantial savings on other goods and services such as new cars from Ford and General Motors, cellular phone service plans, movie tickets, and admission to theme parks.

PLEASE NOTE: THIS SUMMARY IS A BRIEF OVERVIEW OF PENN'S BENEFITS; IT IS NOT AN OFFICIAL PLAN OR POLICY DOCUMENT. IF THERE IS A CONFLICT BETWEEN THE INFORMATION PRESENTED HERE AND THE INFORMATION CONTAINED IN THE UNIVERSITY'S PLAN DOCUMENTS AND POLICIES, THE PLAN DOCUMENTS AND POLICIES ALWAYS GOVERN AND ARE THE CONTROLLING LEGAL DOCUMENTS.