

# 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 you 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/domestic partner 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/domestic partner, 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. 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 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/domestic partner after three years of eligible service. The tuition benefit for your spouse 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, the University makes automatic, age-based contributions to your Basic Plan account. No employee contributions are required. The University's basic contribution is 2.5%, 4%, or 5% of your base salary, depending on your age.

*Matching Plan*— If your job title is eligible, 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.

## Supplemental Retirement Plan

If you want to contribute more than 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.

*Employee and employer contributions to the Plans above are subject to annual IRS limits.*

## Time Away from Work

Penn provides you with a substantial time away from work each year, including Paid-time Off (PTO) and Holidays

### Vacation and Sick Leave

Eligible staff accrue vacation and sick time each month. Upon hire, staff will receive 5 PTO days. The accrual rate for vacation time starts at 1.25 days per month. Staff with 2 years of service will accrue 1.83 days per month and after 3 years of service, will accrue 2 days per month. 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 work days. 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 much 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 in positions with legacy Grade 29 and above or legacy 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.

### **Paid Parental Leave**

Faculty and staff are entitled to time off when bringing home a new child, including for adoption and foster care. Our [Paid Parental Leave Policy](#) includes details on the coordination with other leaves available including Sick Leave, Paid Time Off, Short-Term Disability Leave, and Family and Medical Leave (FMLA).

### **Holidays and Special Winter Vacation**

The University observes the following holidays: New Year's Day, Martin Luther King Day, Memorial Day, Juneteenth, 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. 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. That's why we offer a wide variety of programs and resources help you care for your overall well-being, your family, and your work-life balance.

### **Penn Healthy You**

Stay healthy with a variety of wellness resources to be at your best:

- Attend a variety of free classes and events, including workshops on well-being and financial wellness, wellness walks, group fitness classes, cooking demonstrations, and more.
- Take part in nutrition counseling with Registered Dietitians from Penn's partner, Ramp Health.
- Enjoy fitness club offerings with Penn's Campus Recreation and discounts to the YMCA through Husk Wellness.
- Visit our annual wellness fair in the spring for free health screenings and a wealth of information.
- Live tobacco-free by taking advantage of Penn's quit-smoking programs and resources.
- Reward your body, mind, and wallet with the *Be in the Know* wellness campaign.

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

- Focus on your health and well-being with Penn's annual wellness campaign for benefits-eligible staff and faculty that runs July 1 through June 30 each year.
- Complete health-enhancing activities, including a biometric screening, the Health Check, and an array of “ways to earn” activities, to gain valuable information and support.
- Utilize the Virgin Pulse wellness platform to access helpful online programs and resources, track your *Be in the Know* participation, earn rewards, and connect with colleagues.
- Earn up to \$300 (less applicable payroll taxes) in exciting rewards available through Virgin Pulse, including gift cards, wellness items, and charitable donations.

## Family-Friendly Programs

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

- Penn's [adoption assistance benefit](#) provides reimbursement for up to \$10,000 in eligible adoption expenses.
- [Carrot Fertility](#) provides inclusive, comprehensive fertility and family-forming benefits that support wherever you are on your journey which includes a \$30,000 (lifetime maximum) “Fertility” benefit.
- 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 Bright Horizons, benefits eligible faculty and staff can:
  - Search for and hire caregivers using [Penn's Bright Horizons Portal](#). Through the portal, access Right at School to find before-and after-school care. You can also use Jovie, a nanny placement service. Discounts are covered by your Penn benefit; the cost of services is covered by you.
  - Access resources to navigate elder care through [Bright Horizons Adult Care](#). This benefit provides eligible individuals with the support and guidance of experienced care coaches who can assist employees and their families through the uncertain terrain of senior caregiving.
- Penn's [Lactation Program](#) helps you make a smoother transition back to work when you're breastfeeding or chestfeeding your newborn.

## Work-life Support

Penn can help you manage the demands of home and work with our supportive programs. Tending to your mental health is as essential as taking care of your physical health. MindWell at Penn offers both preventative and treatment services to help.

- 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. Options include tele-behavioral health, therapy and medication management technology, video, text and chat.
- Connect with support through [Penn Cobalt](#), a web-based platform that matches faculty and staff to mental health resources and the appropriate level of group and individual mental health and well-being support.
- Access specialized behavioral health networks through Penn medical plans where you can access care for you and your enrolled dependents.
- Attend free work-life workshops designed to support you through personal and professional life challenges covering parenting, caregiving, and managing stress.
- Access Work-life support for free, confidential, 24-hour-a-day phone and online support and consultations for financial and legal issues. Consider a flexible work arrangement to help balance the demands of work and personal life. Workday Learning courses provide an overview as well as guidance for staff and managers.

## Health Advocate

Health Advocate can help you and your family navigate 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 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 virtual workshops.

### **Career Coaching**

Career Coaching is a free, confidential support service that provides consultations about career development, skills, and mobility. Through 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. As a member of the Penn community, 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. 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.