HR Benefits

- Health Care Benefits
- Life Insurance & Disability Benefits
- Retiree & Tuition Benefits
- Paid Time Off
- Retirement Savings Plans
- Care Benefits; Health Advocate

Human Resources Benefits

July 1, 2020
Health Care Benefits

- Medical Plans
- Prescription Coverage
- Dental Plans
- Vision Plans
- Flexible Spending Accounts
- Life Insurance Benefits
- Disability Benefits
- Long-Term Care
- Health Advocate
Get to know your benefits
Benefits Eligibility

Who is eligible for health coverage?

- Your spouse
- Your biological, adopted, and stepchildren - up to end of month in which they turn 26
- Your spouse’s biological and adopted children - if they meet age and dependent criteria
- Your disabled children age 26 or older - incapable of self-support due to mental or physical condition that existed prior to age 26, and who were enrolled in your medical plan as dependents prior to age 26

Enrollment period for new employees

- Healthcare coverage is effective on first day of month if you start on the 1st, if not then they are effective on the 1st of the following month.
- You have 30 days from date your benefits become effective to enroll for healthcare coverage.
Medical and Prescription Coverage
**Benefit Definitions**

**Deductible**: The dollar amount you must pay each year before your medical benefits begin to pay for certain covered expenses.

**Copay**: *A flat per-service charge* that you pay for services such as doctor’s office visits.

**Coinsurance**: *A specified percentage* that you and your health plan pays.

**Out-of-Pocket Maximum**: The most you have to pay out of your own pocket during the benefit year in copays and coinsurances, after you meet your deductible, as long as your using in-network services. Once you meet the max, the plan pays 100%.
## Plan Comparison

<table>
<thead>
<tr>
<th></th>
<th>PennCare/Personal Choice PPO</th>
<th>Aetna Choice POS II</th>
<th>Keystone/AmeriHealth HMO</th>
<th>Aetna High Deductible Health Plan with HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use any provider, No PCP or referrals needed</td>
<td>Use any provider, No PCP or referrals needed</td>
<td>Use in-network providers only PCP and referrals required</td>
<td>Use any provider, No PCP or referrals needed</td>
<td></td>
</tr>
<tr>
<td>Deductible must be met first for all non-preventive services. After deductible is met, out-of-pocket costs are based on whether you’re using in-network or out-of-network providers.</td>
<td>Deductible must be met first for all non-preventive services. After deductible is met, out-of-pocket costs are based on whether you’re using in-network or out-of-network providers.</td>
<td>Preventive office visits and most outpatient services are covered at 100% (some copays apply). Most other services are covered at 90% after a deductible.</td>
<td>Deductible must be met first for all non-preventive services, including non-generic prescription drugs. After deductible is met, out-of-pocket costs are based on whether you’re using in-network or out-of-network providers.</td>
<td></td>
</tr>
<tr>
<td>Not eligible for Health Savings Account</td>
<td>Not eligible for Health Savings Account</td>
<td>Not eligible for Health Savings Account</td>
<td>Eligible for Health Savings Account</td>
<td></td>
</tr>
<tr>
<td>Eligible for Health Care Flexible Spending Account</td>
<td>Eligible for Health Care Flexible Spending Account</td>
<td>Eligible for Health Care Flexible Spending Account</td>
<td>Not eligible for Health Care Flexible Spending Account</td>
<td></td>
</tr>
<tr>
<td>Highest payroll deductions</td>
<td>Second highest payroll deductions</td>
<td>Second lowest payroll deductions</td>
<td>Lowest payroll deductions</td>
<td></td>
</tr>
<tr>
<td>Quest</td>
<td>Aetna Network</td>
<td>Magellan Network</td>
<td>Aetna Network</td>
<td></td>
</tr>
</tbody>
</table>
# Active Medical plan design – effective 7/1/2020

<table>
<thead>
<tr>
<th>Key features¹</th>
<th>PennCare PPO</th>
<th>Aetna Choice</th>
<th>Keystone/ AmeriHealth HMO</th>
<th>Aetna HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Penn Providers</td>
<td>Personal Choice</td>
<td>POS II</td>
<td></td>
</tr>
<tr>
<td>Deductible (Single/Family)²</td>
<td>$150/$450</td>
<td>$350/$1050</td>
<td>$300/$900</td>
<td>$100/$200</td>
</tr>
<tr>
<td>HSA Seed (Single/Family)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>OOPM – Overall (Single/Family)</td>
<td>$1,000/$3,000</td>
<td>$2,500/$7,200</td>
<td>$1,200/$3,600</td>
<td>$1,200/$2,400</td>
</tr>
<tr>
<td>Primary/Specialist</td>
<td>$20/$40 copay</td>
<td>$25/$50 copay</td>
<td>$30/$50 copay</td>
<td>$25/$45 copay</td>
</tr>
<tr>
<td>Coinsurance (after deductible)</td>
<td>10%</td>
<td>20%</td>
<td>20%</td>
<td>10%</td>
</tr>
<tr>
<td>Lab/Pathology</td>
<td>$25 copay</td>
<td>$25 copay</td>
<td>$30.00 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>X-rays/radiology</td>
<td>10% after ded</td>
<td>20% after ded</td>
<td>$50 (routine) $100 (complex)</td>
<td>$40 (routine) $100 (complex)</td>
</tr>
<tr>
<td>Behavioral Health Provider</td>
<td>Quest</td>
<td>Quest</td>
<td>Aetna</td>
<td>Magellan</td>
</tr>
<tr>
<td>International Coverage</td>
<td>n/a</td>
<td>Tier 3 coverage</td>
<td>Emergency Care</td>
<td>Emergency Care</td>
</tr>
<tr>
<td>Other Coverage</td>
<td>Flat 30K (only at HUP)</td>
<td>Flat 30K (only at HUP)</td>
<td>Flat 30K (only at HUP)</td>
<td>Flat 30K (only at HUP)</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 copay</td>
<td>$100 copay</td>
<td>$150 copay</td>
<td>$150 copay</td>
</tr>
<tr>
<td>Retail Prescription Drugs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>* Rx Coverage for Local 54 and 590 are separate from Penn Medical Plan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

![Annual OOPM: $2,000/$6,000 (Individual/Family)](image)

10% after deductible applied to medical OOP Max
# Premium Rates

<table>
<thead>
<tr>
<th></th>
<th>2019-2020 FULL-TIME WEEKLY PAID (per pay period)</th>
<th>2019-2020 FULL-TIME MONTHLY PAID (per pay period)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee</td>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td><strong>PennCare/ Personal Choice</strong></td>
<td>$47.08</td>
<td>$79.15</td>
</tr>
<tr>
<td><strong>Aetna Choice POS II</strong></td>
<td>$32.31</td>
<td>$54.69</td>
</tr>
<tr>
<td><strong>Keystone/ AmeriHealth HMO</strong></td>
<td>$22.15</td>
<td>$37.38</td>
</tr>
<tr>
<td><strong>Aetna HDHP</strong></td>
<td>$21.00</td>
<td>$35.31</td>
</tr>
</tbody>
</table>
Prescription Coverage

CVS/caremark

- **CVS or Caremark In-Network Retail Pharmacies**
  - 30-day supply *up to* 3 fills
  - Use when filling **non-maintenance** prescriptions (example: antibiotics)

- **Mail Service and CVS Pharmacies**
  - 90-day supply or 30-day supply *after* 3 fills
  - Use when filling **maintenance** medications (example: blood pressure medicine)
    - **Mail Service:** 90-day supply mailed to your address
    - **CVS Pharmacies:**
      - You pick up 90-day supply at a CVS pharmacy, or
      - You pick up 30-day supply *after* 3 fills at a CVS pharmacy
    - You’ll pay less than using a Caremark in-network retail pharmacy

- **Specialty Pharmacies**
  - Medications for rare, complex, or genetic conditions.
  - Specialty drugs can only be filled at CVS pharmacies, CVS specialty mail service and the pharmacies at HUP, Penn Presby, Pennsylvania Hospital and Penn Medicine Radnor.
  - Delivery is available.
# Prescription- CVS/Caremark

Applies to those enrolled in the PennCare/Personal Choice PPO, Aetna Choice POS II, and Keystone/AmeriHealth HMO plans

<table>
<thead>
<tr>
<th>Generics</th>
<th>Brand Names with No Generic Equivalent</th>
<th>Brand Names with Generic Equivalent*</th>
<th>Specialty</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Non-Maintenance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30-day supply (any network retail pharmacy)</td>
<td>10%; $20 max</td>
<td>30%; $15 min/$100 max</td>
<td>10%+; $15 min/$100 max*</td>
</tr>
<tr>
<td><strong>Maintenance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30-day supply (any network retail pharmacy, up to 3 fills)**</td>
<td>10%; $20 max</td>
<td>30%; $15 min/$100 max</td>
<td>10%+; $15 min/$100 max*</td>
</tr>
<tr>
<td>30-day supply (any network retail pharmacy, after 3 fills)**</td>
<td>20%; $40 max</td>
<td>60%; $30 min/$150 max</td>
<td>20%+; $30 min/$200 max*</td>
</tr>
<tr>
<td>90-day supply (CVS pharmacies or CVS Mail Service)</td>
<td>10%; $40 max</td>
<td>20%; $20 min/$100 max</td>
<td>10%+; $30 min/$200 max*</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Prescription Coverage for HDHP

CVS/caremark for HDHP

- after deductible is met, you generally pay 10%
- no deductible for preventive generics - coinsurance 10%
- maximum out-of-pocket per year: $3,000 individual; $6,000 family (combined with medical expenses)
# Dental Plans

<table>
<thead>
<tr>
<th>Networks</th>
<th>MetLife Preferred Dentist Program (PDP)</th>
<th>Penn Dental Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1. Preferred (negotiated fee)</td>
<td>Penn Family Practice (U City, Locust Walk)</td>
</tr>
<tr>
<td></td>
<td>2. Non-preferred (R&amp;C fee)</td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$50 per individual</td>
<td>None</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>Based on treatment type</td>
<td></td>
</tr>
<tr>
<td>Annual Maximum (the plan pays)</td>
<td>$2,000 per individual</td>
<td>$3,000 per individual</td>
</tr>
<tr>
<td>Preventive / Diagnostic</td>
<td>$0 copay; limited to two visits per plan year</td>
<td></td>
</tr>
<tr>
<td>Orthodontics</td>
<td>50% after deductible ($1,500 lifetime max per child/adult)</td>
<td>40% ($2,000 lifetime max per child/adult)</td>
</tr>
<tr>
<td>Implants</td>
<td>50%. Coverage for restoration (bridge, crown, removable denture, or implant) of a tooth missing or extracted prior to enrollment in the Penn Dental or MetLife Plan is subject to the approval of the Clinical Director.</td>
<td></td>
</tr>
<tr>
<td>Cosmetics (veneers, bleaching)</td>
<td>Not covered</td>
<td>50%</td>
</tr>
</tbody>
</table>
## Dental Plans Rates: 2020-2021

<table>
<thead>
<tr>
<th>Plan</th>
<th>WEEKLY PAID (per pay period)</th>
<th>MONTHLY PAID (per pay period)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee</td>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td><strong>Penn Family Plan</strong></td>
<td>$8.77</td>
<td>$19.41</td>
</tr>
<tr>
<td><strong>MetLife Dental</strong></td>
<td>$6.31</td>
<td>$13.89</td>
</tr>
</tbody>
</table>
# Vision Plans

## Networks
- 1. Scheie Eye – top tier
- 2. Davis Vision Network
- 3. Out-of-Network

## Copay
- Based on treatment type

## Frames
- 1. $100 retail, $0 from collection
- 2. $65 retail, $0 from collection
- 3. Reimbursed up to $30

## Laser Vision Correction
- 1. For discounts, call Davis Vision or Scheie Eye

## Disposable Contact Lenses
- 1. $80 allowance
- 2. $75 allowance
- 3. Reimbursed up to $75

## VSP
- 1. Choice Network – includes Scheie Eye
- 2. Out-of-Network

## Copay
- Based on treatment type

## Frames
- 1. $150 retail + 20% off excess
- 2. Reimbursed up to $70

## Laser Vision Correction
- 1. For discounts, call VSP or Scheie Eye

## Disposable Contact Lenses
- 1. $150 allowance
- 2. Reimbursed up to $150
# Vision Plans Rates: 2020-2021

<table>
<thead>
<tr>
<th>Vision Plan</th>
<th>WEEKLY PAID (per pay period)</th>
<th>MONTHLY PAID (per pay period)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee</td>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td>Davis Vision Plan</td>
<td>$1.09</td>
<td>$1.77</td>
</tr>
<tr>
<td>VSP Plan</td>
<td>$1.57</td>
<td>$2.56</td>
</tr>
</tbody>
</table>
Health Savings Account

- Must be enrolled in High Deductible Health Plan (HDHP)
- Penn will contribute $1,000 / $2,000 for the 2020-19 plan year to HSA to assist with cost of deductible. Employees may also contribute, subject to IRS maximums.
- Use for current health costs and future retirement costs for you, your spouse, and your tax dependents.
- Balance can be invested.
- Tax-free contributions and growth; tax-free when used to pay for eligible medical expenses.
- Stays with you, even if you switch employers, change insurance plans, or retire.

Save your receipts!
How HSAs Work

For 2019-2020, your maximum HSA contribution is $2,450 for single and $4,900 for family coverage.

Penn will contribute $1,000 for single or $2,000 for family coverage to your HSA.

For 2019-2020, your maximum HSA contribution is $2,450 for single and $4,900 for family coverage.
Flexible Spending Accounts

Health Care Spending Account

- Special account you can put money into and use to pay for certain out-of-pocket health care costs (taken from your pay pre-tax)
- $2,700 annual limit – FT employees
- Claims must be incurred by June 30, 2021 and submitted by Sept 30, 2021
- Can carry over up to $500, unused amounts over $500 forfeited
- Use FSA debit card, or submit claim form for reimbursement
- Can only change goal amount only during Open Enrollment or qualifying event

Save your receipts!
Flexible Spending Accounts

Dependent Care Spending Account

- You can set aside pre-tax money to pay for daycare or other childcare expenses for dependent child(ren) up to age 13
- $5,000 calendar-year limit ($1,800 for Highly Compensated employees)
- Claims must be incurred by Sept 15, 2021 and submitted by Sept 30, 2020; “Use it or lose it” per IRS
- Can change goal amount only during Open Enrollment or qualifying event
Life Insurance Benefits

Carrier: MetLife Group Insurance

Basic
- coverage amount equals “benefits base salary”
- coverage over $50,000 is imputed income

Supplemental
- can select up to the max of five times during new hire window
- can only increase by 1 times per o/e period (if not already at 5x max)
- combined basic and supplemental maximum of $1,300,000
- if supplemental exceeds $750,000, you must provide Evidence of Insurability (EOI)

Dependent Life Insurance
- spouse $20,000
- children $10,000 (up to age 26)

Beneficiary designation: online through the WorkDay portal
Family Medical Leave Act (FMLA)

- Up to 12 weeks of job protection for certain qualifying events
- Must be employed by Penn for at least 12 months; must have worked 1,250 hours during 12-month period immediately preceding FMLA leave
- Runs concurrently with sick, vacation, and STD
Short Term Disability

Covers continuous absence due to employee’s serious health condition or pregnancy.

<table>
<thead>
<tr>
<th>Timeline of STD usage</th>
<th>STD pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>STD weeks 1 - 2</td>
<td>sick time → vacation time → unpaid</td>
</tr>
<tr>
<td>(waiting period)</td>
<td></td>
</tr>
<tr>
<td>STD weeks 3 – 8</td>
<td>100% of base pay</td>
</tr>
<tr>
<td>STD weeks 9 – 26</td>
<td>75% of base pay</td>
</tr>
</tbody>
</table>

FT Staff Members Grade 29 and above or Salary Bands E-H are covered by Policy #613

Staff members covered by collective bargaining agreements should refer to the appropriate contract article.
Long-term disability (LTD)

• For continuous disabilities of 6 months or more
• Eligible for LTD coverage on your date of hire if you are a full time faculty or staff member
• The University pays the full cost of this benefit
• Provides 60% of base salary, up to $7,500 monthly disability pay
Paid Parental Leave

- Up to 4 consecutive paid weeks of leave for bonding with a newborn or newly adopted child
- Must be employed fulltime by Penn for at least 12 months; must have worked 1,250 hours during 12-month period immediately preceding leave
- Runs concurrently with FMLA
- Leave may be taken anytime during the twelve-month period immediately following the birth or adoption
Additional Benefits

Supplemental LTD

• Supplements your University group LTD benefit
• Guaranteed acceptance within 90 days of becoming “full-time benefits eligible;” 12/12 pre-existing exclusion applies
• Administered by The Standard

Long Term Care

• If you apply within 90 days of when you were hired, you can be considered with streamlined underwriting; employees after 90 days and eligible relatives are subject to full medical underwriting,
• You pay premiums with after-tax dollars
• Administered by Genworth
Changing Your Coverage

Open Enrollment
• annual opportunity to make changes
• held in April
• changes effective July 1

Life or status change events
• examples: marriage, divorce, birth of a child, relocating out of your insurance carriers service area, move from full-time to part-time status
• must make changes within 30 days of date of event

Applies to healthcare benefits only, not retirement plan.
Saving for Retirement
Why You Should Enroll Today

Saving for Retirement: An Example of Compound Earnings

<table>
<thead>
<tr>
<th>Age 30</th>
<th>Age 35</th>
<th>Age 45</th>
<th>Age 55</th>
<th>Age 65</th>
</tr>
</thead>
<tbody>
<tr>
<td>Penn’s Contributions*</td>
<td>$320</td>
<td>Your Monthly Contributions</td>
<td>$200</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*University contributions are a percentage of your base salary, according to your age as of January 1 of each year.

Source: TIAA-CREF Compound Interest Calculator
https://ais4.tiaa-cref.org/dmscalculators/comprntCalc.do
The calculations assume a $50 initial investment and an 8% average annual return.
The Plans

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Basic Plan</th>
<th>Matching Plan</th>
<th>SRA Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>21 years of age</td>
<td></td>
<td>any age</td>
</tr>
<tr>
<td></td>
<td>FT staff</td>
<td></td>
<td>most employees</td>
</tr>
<tr>
<td></td>
<td>PT staff and temps after one Year of Service</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Who Contributes</th>
<th>Basic Plan</th>
<th>Matching Plan</th>
<th>SRA Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Penn (age-based non-matching contribution)*</td>
<td>Employee and Penn’s match*</td>
<td>Employee</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contribution Amounts**</th>
<th>Basic Plan</th>
<th>Matching Plan</th>
<th>SRA Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>21-29 years of age</td>
<td>1.5%</td>
<td>Up to 5%</td>
<td>Up to 75%</td>
</tr>
<tr>
<td>30-39 years of age</td>
<td>3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>40+ years of age</td>
<td>4%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Accessing Your Money</th>
<th>Basic Plan</th>
<th>Matching Plan</th>
<th>SRA Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>separation</td>
<td></td>
<td>separation</td>
<td>separation</td>
</tr>
<tr>
<td>in-service at 70 ½</td>
<td></td>
<td>in-service at 70 ½</td>
<td>in-service at 59 ½</td>
</tr>
</tbody>
</table>

* One-year waiting period for Penn’s contributions. Vesting applies (see Vesting slide).
** All contributions are percentages of gross base pay.
Prior Service Credit

You may be able to waive the one-year waiting period for employer contributions if:

- your employer prior to Penn was eligible to sponsor a 403(b) plan
- you were eligible for their plan for at least 1 year
- you were hired by Penn directly into a position eligible for the Basic and Matching Plans

Certification of Prior Employment form must be submitted within 6 months of your hire date.
Your Investment Providers

Choose either or both providers:

www.tiaa-cref.org/letstalk1 www.meetvanguard.com
877-736-6738 800-523-1188

Let the plan choose your investment for you:
• TIAA Lifecycle Fund
• Vanguard Target Retirement Fund

Or choose your own investments from large menu at both providers.

*If you haven’t chosen a provider, your payroll contributions will go to TIAA.*
Tuition Benefits
# Tuition Benefits

<table>
<thead>
<tr>
<th>You</th>
<th>Spouse</th>
<th>Your Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>If hired 7/3/20 or later, FT employees have a 6 month waiting period</td>
<td>After 3 years of your FT service</td>
<td>After 3 years of your FT service</td>
</tr>
<tr>
<td>Penn only</td>
<td>Penn only</td>
<td>Penn or other accredited institutions</td>
</tr>
<tr>
<td>Undergrad and grad courses (grad tuition is taxed)</td>
<td>Undergrad only</td>
<td>Undergrad only</td>
</tr>
<tr>
<td>100% tuition and technical fees</td>
<td>50% tuition and technical fees</td>
<td>Penn – 75% tuition and technical fees</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other – up to 40% Penn’s tuition</td>
</tr>
</tbody>
</table>

`tuition@hr.upenn.edu`
July 1, 2019 – Enroll Through Workday@Penn

www.workday.upenn.edu
Simple, Efficient, Personalized
Paid Time Off

Vacation

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Annual Accrual Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 2 years of service</td>
<td>15 days</td>
</tr>
<tr>
<td>At least 2 years of service</td>
<td>17 days</td>
</tr>
<tr>
<td>At least 3 years of service</td>
<td>19 days</td>
</tr>
<tr>
<td>At least 4 years of service</td>
<td>21 days</td>
</tr>
<tr>
<td>At least 5 years of service</td>
<td>24 days</td>
</tr>
</tbody>
</table>

Sick Time

- accrues at one day per month of service
- 5 days can be used for care of family member
- unused time carries over to next fiscal year, up to maximum of 24 days
Credit for Previous Penn Service

Bridging: reinstatement of **PTO accrual rate** and **dependent tuition benefit** for rehires

1 year of previous regular, FT service at Penn

→

Rehired into a regular, FT position

- rehired within 90 days – immediate bridging
- rehired after 90 days – bridging after one year of additional continuous FT service
Reciprocal Credit for HUP and CPUP Service

Credit for service at HUP or CPUP; must be hired at Penn within 90 days

- 1 year of previous regular FT service at HUP or CPUP
- Hired into regular FT position at Penn within 90 days

- credit for PTO accrual rate, but not accrued PTO
- time at HUP and CPUP may count toward dependent tuition benefit and one-year waiting period for Penn’s retirement plan contributions

Penn’s introductory period applies
Holidays

1. New Years Day
2. Martin Luther King Day
3. Memorial Day
4. Independence Day
5. Labor Day
6. Thanksgiving Day
7. Friday after Thanksgiving
8. Christmas Day

Winter break between December 25 and New Year’s Day
Benefits Solution Center powered by Health Advocate

- Benefits call center
- Enrollment and eligibility
- Navigate insurance plan
- Find qualified doctors
- Provide cost estimates
- Straighten out claims
- Explain conditions
- Assist with the transfer of medical records
- Secure second opinions
- Locate eldercare services
- Expedite appointments
- EAP Services

1-866-799-2329
Penn Employee Solution Center

Solution Center Contact Information

- **Phone:** 215-898-7372
- **Email:** hcmsolutioncenter@upenn.edu
- **Hours:** 9:00 am - 5:00 pm M,T,W,F ET
  9:00 am - 4:00 pm Th

- Your single source to find answers to frequently asked non benefits questions.
- On Boarding center – Walnut Street.