Special Faculty Incentive Plan

Special Faculty Separation Incentive Plan
August 1, 2020 – October 30, 2020
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I. Introduction

This document outlines the details of a Special Faculty Separation Incentive Plan (Plan) which will be effective as of August 1, 2020 and will continue to October 30, 2020. Under this special program Senior Faculty members who meet the age and service requirements in section II, and elect to participate in the program between August and October 2020, will be eligible for special separation benefits outlined in sections III and IV.

The Plan is one-time special program that is separate and distinct from the University's Faculty Income Allowance Plan (FIAP). Senior Faculty who do not elect to participate in the Plan during the August to October 2020 window will not be able to elect to participate at a later date.

As with all of its employee benefit plans and programs, the University reserves the right to amend or terminate the Plan at any time and for any reason. Important information about the University's rights to amend or terminate the Plan and the other information regarding the Plan is set forth in the "Other Information" Section at the end of this booklet.

II. Eligibility

Eligible Senior Faculty Members
"Senior Faculty" members who are eligible to participate in the Plan include tenured members of the Standing Faculty and senior members (Associate Professor or Professor) of the Standing Faculty-Clinician-Educator. 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".

Age and Service Requirement
Senior Faculty members who satisfy the following requirements as of June 30, 2021 are eligible to receive Plan benefits:

- The Senior Faculty member is age 60 or older;
- The Senior Faculty member has 10 or more years of full-time continuous service as a Senior Faculty member; **AND**
- The Senior Faculty Member satisfies the "Rule of 75" (that is, the sum of the faculty member's age and years of full-time continuous service equals or exceeds 75).

Retirement or Termination of Employment
Senior Faculty members who otherwise satisfy the age and service and other eligibility requirements to qualify for the Plan must terminate employment or retire in order to receive Plan benefits. The terms "termination of employment" and "retirement" have a special meaning for Plan as follows:

- The Senior 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 Senior Faculty member and the University 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.

Special Rule for Phased Retirement

Senior Faculty members who are participating in the University's "Phased Retirement Program" are eligible to terminate employment and receive benefits under the Plan. Service accrued while participating in the Phased Retirement Program is counted as full-time service for Plan eligibility.

III. Cash Incentive Benefit

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

• 200% of a faculty member's "academic base salary" in effect as of July 1, 2020

or

200% of the "average academic base salary" for full professors in a faculty member's school during the academic year preceding retirement.

provided that cash benefits may not be greater than 200% of a faculty member's actual annual compensation for the year preceding the year the faculty member's termination of employment. Annual compensation generally includes all pay for the preceding year. For a faculty member in phased retirement, annual compensation will be increased to reflect what would have been earned if working full-time.

Cash incentive benefits will be paid in 24 equal monthly installments starting with the first month following a faculty member's termination of employment. If a faculty member dies before receiving all of the installment payments, the residual benefits will be paid in a lump sum to the faculty member's surviving spouse or, if none, to the faculty member's estate. No benefits shall be provided or paid under the Plan if the eligible participant dies prior to his/her termination of employment.
## IV. Non-Cash Benefits

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

<table>
<thead>
<tr>
<th>Benefits During FIAP (2 Years)</th>
<th>Benefits After FIAP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Plan</strong></td>
<td>Eligible for coverage under Retiree Medical Plan. <strong>Under age 65</strong>, faculty member and eligible dependents may choose any under-age 65 medical plan option available to retirees. <strong>At age 65</strong>, coverage will be required to switch to plans supplemental to Medicare or a Medicare-Advantage plan.</td>
</tr>
<tr>
<td><strong>Dental Plan</strong></td>
<td>Eligible for coverage with full premium cost paid by the University.</td>
</tr>
<tr>
<td><strong>Vision Plan</strong></td>
<td>Eligible for coverage with full premium cost paid by the University</td>
</tr>
<tr>
<td><strong>Group Life Insurance</strong></td>
<td>Basic life insurance equal to one time 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.</td>
</tr>
<tr>
<td><strong>Long-Term Care</strong></td>
<td>If enrolled before FIAP, coverage continues at current cost. 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.</td>
</tr>
<tr>
<td><strong>Tuition Benefits</strong></td>
<td>Tuition benefits for faculty member and dependents continue under same plan as when retiree was active.</td>
</tr>
<tr>
<td><strong>Spending Accounts</strong></td>
<td>Not eligible to participate.</td>
</tr>
<tr>
<td><strong>Basic and Matching plans</strong></td>
<td>No contributions made by the University on FIAP payments.</td>
</tr>
<tr>
<td><strong>Supplemental Retirement Annuity (SRA)</strong></td>
<td>No contributions may be made based on FIAP payments.</td>
</tr>
</tbody>
</table>
**Medical Coverage**

Faculty members and their eligible dependents (at the time of retirement) 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 Choice POS II
  - 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. The prescription program 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:
  - Aetna Medicare Plan (PPO)

  Retirees and dependents age 65 and over who elect medical coverage through Penn have a choice when it comes to prescription drug coverage. 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 Aetna Medicare Plan PPO if you enroll in a non-Penn sponsored Medicare Part D plan.
- You cannot opt out of the Penn sponsored Medicare Part D plan if you select the Aetna Medicare Advantage 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 additional information please visit [www.hr.upenn.edu/retirees/health/enrolling](http://www.hr.upenn.edu/retirees/health/enrolling).
**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. For more information on COBRA, review Penn's online Health and Welfare Summary Plan Description at [www.hr.upenn.edu/policies-and-procedures/legal-notices/summary-plan-descriptions](http://www.hr.upenn.edu/policies-and-procedures/legal-notices/summary-plan-descriptions) or contact the Penn Benefits Solution Center at Health Advocate at 1-866-799-2329.

There are two dental plans currently available to retirees:

- **MetLife Preferred Dentist Program (PDP):** The MetLife Preferred Dentist Program (PDP) for retirees 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 Benefits Solution Center at (1-866-799-2329) or MetLife Dental at 1-800-942-0854.

- **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 1-877-698-4825 for more information (Promotional Code Number 882016015).

**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/policies-and-procedures/legal-notices/summary-plan-descriptions](http://www.hr.upenn.edu/policies-and-procedures/legal-notices/summary-plan-descriptions) or contact the Benefits Solution Center at (1-866-799-2329).

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 - MetLife**
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 up to a maximum of $1,000,000. The total of basic and supplemental cannot exceed
After the two-year period ends, basic coverage is limited to a flat amount of $10,000. Conversion policies are available for retiree to purchase the difference between the total of basic and supplemental coverage and this flat amount.

**Long-Term Care Insurance**
The long-term care insurance plan is administered by Genworth. This benefit may be continued if you were enrolled prior to participating in the FIAP plan. For more information you may contact Genworth at 1-800-416-3624 or [www.genworth.com/groupLtc](http://www.genworth.com/groupLtc). Participants may have purchased a plan provided by John Hancock, retirees may continue this policy as well.

**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/tuition](http://www.hr.upenn.edu/tuition).

**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 Plan. This includes the Health Savings Account (HSA). 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 please contact WageWorks/Health Equity at [www.wageworks.com](http://www.wageworks.com) or at 1-877-924-3967. If you are enrolled in the Health Savings Account, you are no longer eligible to make contributions or receive employer contributions once you are enrolled in Medicare. You can continue to use the funds in your account for out-of-pocket health care expenses.

**Retirement Savings Plan Considerations**
Faculty members who elect the Plan may wish to make choices regarding their retirement plan accounts. However, eligible faculty members who were participating in the Basic, Matching or SRA Plans, may not make contributions from Plan cash benefits. If otherwise employed and receiving compensation from the University, faculty members may be eligible to make contributions from that compensation.

Retirees may elect to receive a distribution of their accounts even while they are receiving Plan payments. Those who were investing in TIAA should call the Retirement Call Center at 1-877-736-6738, to discuss distribution options. Those investing with Vanguard should call Vanguard at 1-800-523-1188. It is recommended that retirees consult a tax advisor before making distribution or withdrawal decisions.

**Other Benefits**
Faculty members who elect to participate in the Plan are eligible for privileges outlined for retired faculty in the *Handbook for Faculty and Academic Administrators*. 
V. Administrative Procedures

Applying for Plan Benefits
Faculty members considering the Plan should speak to their dean or chair. Faculty members who decide to participate in the Plan must complete an election form and release of claims in favor of the University during the election period. In addition, a faculty member must complete and submit a second release of claims in favor of the University on the faculty member’s chosen retirement date. For faculty with clinical responsibilities, the release agreements will include a covenant not to compete with University clinical programs. Once a faculty member completes an election form that is accepted by the University, the agreement is irrevocable and the faculty member’s termination date is fixed. To receive Plan benefits, execution of both the election form with release and the second release is required.

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 for themselves and their existing eligible dependents.

• **ELECTING COVERAGE**: To elect coverage under Penn's retiree health benefits, you must list yourself and the eligible dependents you’d like to cover in the Workday benefits enrollment system. For assistance with this process you may call the Benefits Solution Center at 866-799-2329.

• **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 in the Workday Enrollment System. 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 in the Workday enrollment system. 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/retiree/health](http://www.hr.upenn.edu/retiree/health).
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 should still enroll in Medicare Part A. This enrollment establishes your entitlement with the Social Security Administration (SSA). If you are enrolled in the Aetna High Deductible Health Plan with the HSA, prior to retirement you should not enroll in Medicare (Part A or Part B), and should not contribute to the HSA in the year you retire.

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.

In all cases, faculty members are responsible for the tax and Social Security consequences of electing to participate in the Plan. Faculty members who are considering participation in the Plan should consult with their accountant or other tax advisor regarding the tax and other consequences of participating in the Plan.
Amendment or Termination of Plan
The University (by action of the University's Vice President of Human Resources) reserves the right to amend or terminate the Plan in whole or in part, at any time. While any such amendment or termination will not affect the Plan benefits that a faculty member has already received or cash benefits that are due to be paid to any faculty member who has elected to participate in the Plan, the University reserves the right to amend or terminate the Plan in all other respects.

Important Legal Disclosures
This booklet is a summary of the terms of the Plan. It is not the official plan document or Summary Plan Description (SPD). The official plan document and SPD is available at:
https://www.hr.upenn.edu/docs/default-source/benefits/spds-and-plan-booklets/spd-sfip.pdf

If you need a copy of the plan document and SPD, you may obtain it by contacting the "Plan administrator":
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 document and SPD are controlling.
• If there is any difference between the terms of the official plan document and SPD and any other materials, the official plan document and SPD 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 the Plan 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). The Plan 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, Franklin Building, Philadelphia, PA 19104; or (215) 898-6993 (Voice) or (215)898-7803 (TDD).
# Appendix A: Contact and Carrier Information

## MEDICAL PLANS

<table>
<thead>
<tr>
<th>Plan</th>
<th>Contact Information</th>
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<tbody>
<tr>
<td>Aetna Medicare Plan (PPO)</td>
<td>Member Service: 800-282-5366</td>
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<tr>
<td></td>
<td>Pre-Enrollment Information</td>
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<tr>
<td></td>
<td>1-800-307-4830</td>
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<td></td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
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<tr>
<td>Standard</td>
<td>1-800-ASK-BLUE or 1-800-275-2583</td>
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<td>Premium</td>
<td>1-800-ASK-BLUE or 1-800-275-2583</td>
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<tr>
<td>Aetna Choice POS II</td>
<td>888-302-8742</td>
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<td><a href="http://www.aetna.com">www.aetna.com</a></td>
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<tr>
<td>Keystone/AmeriHealth HMO</td>
<td>1-800-ASK-BLUE or 1-800-275-2583</td>
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<td><a href="http://www.ibx.com">www.ibx.com</a></td>
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<tr>
<td>PennCare/Personal Choice</td>
<td>1-800-ASK-BLUE or 1-800-275-2583</td>
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<td><a href="http://www.ibx.com">www.ibx.com</a></td>
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## PRESCRIPTION DRUG

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<thead>
<tr>
<th>Plan</th>
<th>Contact Information</th>
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<tbody>
<tr>
<td>SilverScript</td>
<td>866-494-9829</td>
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<td>CVS Caremark</td>
<td>844-833-6390</td>
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<td><a href="http://www.caremark.com">www.caremark.com</a></td>
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<td>Section</td>
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<td><strong>BEHAVIORAL HEALTH</strong></td>
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<td>Quest Behavioral Health</td>
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<td>Aetna POS II</td>
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<td>Keystone HMO</td>
<td>Magellan Network – 1-800-688-1911</td>
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<td><strong>GROUP LIFE INSURANCE</strong></td>
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<td><strong>DENTAL</strong></td>
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<tr>
<td>MetLife</td>
<td>1-800-942-0854</td>
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<td><strong>VISION</strong></td>
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<td>Davis Vision</td>
<td>1-800-ASK-BLUE (1-800-275-2583)</td>
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<td>VSP</td>
<td>1-800-877-7195</td>
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<td><strong>LONG-TERM CARE</strong></td>
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