GUIDE TO MANAGING
Life Events
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At Penn, we understand that change is a part of life. Life events can affect your household needs and career priorities. To help you navigate these changes, we offer a full menu of options to support faculty and staff (and their families) in being well, planning for the future, and offering peace of mind during personal and professional transitions. Our benefits also include programs to help you manage the sometimes conflicting demands of work and home, and assist you during some of life’s major milestones.

Whether you are planning for or expecting a child, caring for aging parents, buying a home or managing other transitions outside of the workplace, Penn is here to help you along the way. From emotional support to financial education to healthcare benefits, review this Life Events Guide to see all that Penn offers.

WHAT’S INSIDE

- **Starting and Growing Your Family**
  Whether you’re planning, expecting, adopting, or already a parent, see what Penn benefits have to offer.

- **Managing Personal and Family Transitions with Work**
  Managing life changes or changes within your family can be difficult. Let Penn programs and benefits help you manage those that arise.

- **Supporting Aging Loved Ones**
  Penn benefits can assist you in this shift in roles of care.

- **Programs to Support You Throughout Life**
  No matter what situation life brings, Penn benefits have programs to support you.

This Life Events Guide provides a summary of important Penn benefits offerings. Some of the benefits described are governed in all respects by the legal plan documents detailing coverage. In the unlikely event of a discrepancy between benefits as described here and descriptions in the plan documents, the provisions and language of the plan documents will prevail. Penn benefits reserve the right to amend, modify, or terminate benefits in accordance with the law and the documents governing individual benefit plans.
STARTING AND GROWING

Your Family

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MULTIPLE PATHWAYS TO PARENTHOOD

As part of Penn’s support for all families, the University is committed to your growing family. Whether you or your spouse or partner are expecting a child, or you are thinking about adoption, make sure you know how Penn benefits can help you build your family.

**Independence Blue Cross Maternity Program**

If you are an expecting mother, you are eligible to enroll in the Baby BluePrints Maternity Program, administered by Independence Blue Cross. The program is free, and provides access to:

- Information that guides you through each stage of your pregnancy
- Individualized support throughout your pregnancy and after giving birth
- Specialized obstetrical nurses to assist you should you experience complications during pregnancy
- Monthly email or text messages for eligible participants that provide information and tips on pregnancy and preparing for your delivery

To enroll in the Independence Baby BluePrints Maternity Program, call 1-800-598-BABY (1-800-598-2229).

You can get valuable coupons, recipes, and informative health articles about pregnancy by visiting getgoodliving.com/baby.

**Aetna Maternity Program**

Aetna has a program called “Beginning Right Maternity Program.” Members can enroll online at www.aetna.com and search under Health Programs or call 1-800-CRADLE-1 (1-800-272-3531).

**Adoption Assistance**

Penn benefits offer up to $5,000 in reimbursement for the cost of qualified adoption expenses. In order to be eligible for reimbursement, you must have worked at Penn for at least one year by the time the adoption is finalized. A limit for reimbursement may apply to a maximum of two adoptions per household, except in the case of adopting siblings, which have no limits. For more details, and an online form to submit after the adoption is finalized within six months of the finalization date, visit the Adoption Assistance webpage.

**Support for Infertility**

Penn Medicine, in addition to offering comprehensive fertility treatment, makes available fertility finance information and counseling services to patients. Take time to speak with a counselor to confirm the level of coverage for these treatments. For more information on fertility services offered, visit the Penn Fertility Care webpage.
ARTIFICIAL INSEMINATION COVERED

Advanced reproductive services such as in-vitro fertilization—limit two cycles per lifetime at the Hospital of the University of Pennsylvania only

Offered under all of Penn’s medical plans; subject to plan deductible and coinsurance amounts

Offered through the Penn Medicine Fertility Center only

SUPPORT THROUGH HEALTH ADVOCATE

Health Advocate is a service to aid you with general healthcare questions, whether you are enrolled in a Penn healthcare plan or not. Care managers can provide support as you seek access to infertility benefits, or if you need help resolving a claim related to infertility services. Through Health Advocate, you have access to a registered nurse who can assist you with clarifying coverage for infertility services, care coordination, and decision support, including understanding treatment options and assisted reproductive technologies, such as in-vitro fertilization.

The Health Advocate clinical team can assist you in locating providers who specialize in reproductive and fertility services. In addition, you can be connected with the Employee Assistance Program (EAP) services, which provide additional support and can help you cope with emotional challenges or manage stress you may have during this time.

For more information on Health Advocate, please see page 41.
Healthy Pregnancy with Health Advocate

This benefit, administered by Health Advocate, can help answer any questions you may have, locate resources you might need, assist with insurance issues, as well as help to prepare you for your hospital stay during and after labor. Here are some examples of reasons to utilize the program:

- Registered Nurses can help you find obstetricians, pediatricians, and other providers, and assist in making appointments. They can also answer questions about pregnancy, infant care, immunizations, gestational diabetes, coverage for well-baby, well-child, and postnatal care visits, and more. You can continue to consult Health Advocate’s Registered Nurses as an ongoing resource for any questions about symptoms your baby may have, as well as general concerns.

- Talk to an EAP Counselor for confidential support with stress, anxiety, postpartum blues, depression, and other personal and family issues.

- Experienced Work/Life Specialists can help locate childcare centers, in-home childcare providers, and nanny agencies. They can help you navigate costs and availability, as well as connect you to the appropriate resources to understand your family leave rights at both the federal and state level.

For more information on Health Advocate, please see page 41.

New Parent Checklist

Below is key information you should keep in mind before and after your child arrives. Health Advocate can help you with all of these tasks.

BEFORE YOUR BABY ARRIVES

- If pregnant, find out how much of your pregnancy and delivery your health insurance will cover. Be sure you’re prepared for any out-of-pocket costs.
- Find and select a pediatrician for your baby.
- Decide how and when to inform your manager and peers at work you will soon be a parent.
- Determine whether you will be able to take time off from work for prenatal doctor’s visits or to prepare for adoption.
- Determine the amount of leave you are entitled to through Penn benefits, and how much is paid.
- Fill out and submit the Lactation Plan Document (see page 13 for more information) to ensure you have proper accommodations if you plan to breastfeed during the time when you return to work.

AFTER YOUR BABY ARRIVES

- Be sure to add your baby to your health insurance plan within 30 days of delivery/finalization of adoption.
- Apply for your baby’s birth certificate and social security number. Most hospitals supply these forms after delivery; adoptive parents should consult their attorney to find out the appropriate procedures.
- Review your current life insurance coverage, and consider upgrading or purchasing a policy if you do not have one currently.
- Consider drawing up a will and naming a guardian.
- Review Penn benefits Dependent Care Flexible Spending Account (see page 9 for more information) to see how you can lower your taxable income and pay for eligible dependent care expenses.
Penn benefits aim to ensure you have the time to care for new family members. This section will outline benefits that allow you to take time away from work and be with your family.

**New Paid Parental Leave Policy**

Effective September 1, 2018, the University of Pennsylvania provides up to a maximum of 4 weeks of paid parental leave to all eligible, full-time faculty and staff, following the birth or finalization of adoption of a child. The purpose of paid parental leave is to enable you, if eligible, to care for and bond with your newborn or a newly adopted child. To learn more about the policy, including whether or not you are eligible, as well as how this new policy will coordinate with other Penn benefits and FMLA, please visit the Parental Leave policy website. For answers to questions you may have, check out FAQs on this policy. If you need to initiate a request for leave, please review and fill out the Paid Parental Leave Request Form.

**Short-Term Disability (STD)**

Regular, full-time staff are eligible to utilize STD for when he/she cannot perform his/her work duties due to a serious health condition, which includes medical leave that results from pregnancy. STD provides a continuation of your base salary and benefits for up to six weeks, following a 10-day waiting period, or the length of time determined medically necessary, as certified by your physician. For more information on the STD benefit, please see page 19.

It’s important to note that STD can only be used if you experience a continuous, incapacitating health condition, as certified by your physician. You may not utilize this benefit for intermittent leave or to care for a family member. For more information, and for a guide on what steps you’ll need to take to utilize this benefit, visit the Family and Medical Leave website.

**Teaching Relief for New Parents**

If you are a faculty member, you are eligible for Teaching Relief. This allows you to take a 50% reduction in teaching load, without reduction in pay, within six months of the birth or adoption of your child. Though your teaching responsibility will be reduced during this time, you must continue other, normal departmental duties, including research, advising, and committee membership. If you and your partner are Penn Faculty members, it may be possible to share the reduction in teaching duties, with the approval of both your and your partner’s respective departments.

If you have or adopt a new child (among other exceptional life events), you may also be entitled to a one-year extension of the tenure track. If you are a clinician-educator or research faculty, you may also be eligible for an extension of the promotion review period.

For more information on both of these benefits, please review the Faculty Handbook.

**Unionized Staff Members**

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.
Prepare Your Team

Before you plan on taking leave, it’s important that you prepare your team for the time you will be absent. You know your team best, so it’s up to you how to communicate your leave and ensure your team is equipped to keep continuity. You should determine, with your manager, a plan for work to be completed while you are on leave. When it comes time to communicate your leave, you could send out a memo, calendar, or a spreadsheet like this one, to make your team aware. Be sure to include information like work progress and any coverage you may have secured during your absence, the weeks you plan to be on leave, how your team should respond should emergencies arise while you are on leave, as well as any other pertinent information.

It is important to note that while on FMLA you should not be performing or asked to perform work. This is a time for you to spend time with your family while you are away from work. You should try your best not to work during leave*, and a proper plan can best guarantee you this opportunity.

If you are a manager, make sure you are actively working with your employee preparing to go on leave. You should remind your staff member of the importance of creating an action plan, inclusive of securing coverage and communicating the employee’s leave to the rest of the team. Be sure to support your employee in any administrative tasks that need your approval.

*Any work performed during FMLA must be compensated so if doing work while on leave is absolutely unavoidable, you should closely coordinate with your manager.
HOW TO PLAN AHEAD – REVIEW YOUR BENEFITS

If you’re planning on having or adopting a child, you may want to review your current benefits elections to ensure they will provide you and your family the most security possible. While you can only change the majority of your benefits elections during the Open Enrollment period, having or adopting a child is considered a qualifying event, and therefore allows you to make certain changes.

Adding a Dependent to Your Benefits
You must enroll your child in your benefits coverage within 30 days of birth or adoption. You can do so [online](#) or by contacting the Penn Benefits Center at 1-888-PENN-BEN (1-888-736-6236). Upon the birth or finalization of adoption of your child, you are eligible to make changes to certain benefits elections, to ensure you and your new family members have the appropriate coverage. Take time to review your benefits elections and see if a change may be right for your situation.

Dependent Care Flexible Spending Account (FSA)
This account allows you to set aside pre-tax funds, weekly or monthly, to reimburse yourself for qualified child-care expenses, such as daycare, for dependent child(ren) up to age 13. There is a $5,000 calendar-year limit to your contributions ($1,800 for Highly Compensated employees). You must submit your claims by the current year deadline, or they will be forfeited under the “use it or lose it” IRS rule. Please note, in addition to being able to enroll in a Dependent Care FSA during Open Enrollment, you will also have the chance to do so upon the birth or finalization of the adoption of your child, as this is considered a qualifying event. Penn Benefits recommends opening the account only after the birth or finalization of adoption of your child. For more information visit the [Dependent Care FSA webpage](#).

Finding a Pediatrician
If you’re in need of a physician for your child, contact Health Advocate for assistance. Health Advocate is a service to aid you with general healthcare questions. They can assist you, one-on-one, with billing concerns, getting approval for covered services and locating the right treatment facility, all while coordinating your Penn benefits. For more information, please see page 41.

Meet Joshua.
Joshua and his spouse are expecting a child. They both work full-time, and expect that they will most likely need to place their child in daycare when they are both back to work. Because of this, Joshua elects to enroll in a Dependent Care FSA during the special enrollment period after the birth of their child, as it is a qualifying event. Now, when he and his family need daycare throughout the year, he can make pre-tax contributions to reimburse himself for child-care expenses. This will lower his taxable income for the year, and allow him to increase the amount he takes home in paychecks.
Changes to Health Care Flexible Spending Account (FSA)

The birth or adoption of a child allows you to make changes to the level of payroll deductions that you elected during Open Enrollment for your FSA. For example, you can increase your deductions to set aside more pre-tax funds that you may need for your new dependents healthcare expenses. Please note, you may only change your payroll deductions; you may not choose to enroll in an FSA upon the birth or adoption of a child. To see if an FSA might be right for you, here is a list of eligible expenses that you can cover with funds from your FSA.

Ensuring Adequate Life Insurance

If you are expecting or planning to adopt a child, you may consider reviewing your current life insurance coverage. Through Penn benefits, you can purchase dependent life insurance for your new child, in the amount of $10,000. You are also able to increase your own supplemental life insurance, if you have not already maxed out. These are measures you may want to think about, to provide an extra level of security for your family. Even if you do not think you will elect to enroll in these life insurance offerings, it is important to review your current beneficiary information, and determine whether you need to make changes after having or adopting your child. It’s important to note that you will be able to make these changes to your benefits outside of the Open Enrollment period, as having or adopting a child is considered a life event.
QUALITY AND CONVENIENT CHILDCARE

Finding the right care for your children can be a tough task. Ensuring quality, as well as coordinating with your morning commute, among other factors, can make it seem daunting to find the perfect solution. Your Penn benefits are here to help. This section will provide an overview of childcare options made available to you through Penn benefits. Be sure to check out the Care Corner on page 15 for childcare options administered through Penn’s partnership with Care.com.

Please note, you and your family should screen any child care centers, caregivers, and facilities for your children thoroughly. This guide is intended to inform you about opportunities; however, you should take time to vet and determine whether any resource is appropriate for you and your family, and to ensure your child’s development and safety.

On Campus Childcare Center
The Penn Children’s Center is for children ages three months to five years. The center is made available to all members of the University and surrounding communities, with preference given to staff, faculty and students of the University. Tuition for the center is offered at a discount for Penn faculty and staff and their families. To view a breakdown of the tuition rates visit the Penn Children’s Center tuition website.

Parents are welcome to contact the center for tour dates and times, specific information on programs, and Q&A sessions. For more information or to make an appointment contact the center at 1-215-898-5268 or visit the Penn Children’s Center website.

Local Childcare Centers
Proximity of childcare to work can make your life easier. There are more than 8 centers within 10 blocks of the University City Campus.

AFFILIATED CENTERS:
→ The Caring Center:
  3010 Spring Garden St; 1-215-386-8245
→ The Parent-Infant Center:
  4205 Spruce St; 1-215-222-5480
→ Bright Horizons University City:
  3600 Civic Center Boulevard; 1-267-298-4400

TO FIND OTHERS:
→ Conduct a self-directed search using penn.care.com
→ Request expert assistance through Care.com. Call Care.com at 1-855-781-1303 ext. 4 for professional guided assistance with your search, screening, and hiring of caregivers. The Care.com team will assist you in prescreening candidates, creating a caregiver wish list, and narrowing the results.

Free PHLpreK
PHLpreK provides locally funded pre-K programs for three- and four-year-olds. You are likely eligible to enroll your child if:
→ They have turned three or four by September 1 of the academic year
→ You are a resident of Philadelphia

There are no employment or income eligibility requirements for the program.

Through PHLpreK, you are able to enroll your child into participating providers, for a traditional (5.5 hour) school day, for free. Any hours beyond the traditional amount, and/or summer care, will require you to pay the PHLpreK provider for the extra hours. You may take advantage of child care subsidy (CCIS) benefits, if you qualify, to pay for these extra expenses. To learn more about this program visit www.phlprek.org, or call 1-844-PHL-PREK (1-844-745-7735).
Finding Support through the Employee Assistance Program (EAP)

As you grow your family, and deal with new and potentially difficult situations, contact the EAP to get in touch with an EAP Counselor for short-term support addressing a wide range of issues, including:

- Marital problems and family/parenting issues
- Stress, depression, and anxiety
- Work conflicts

For more information on the EAP, and other services which it can provide, please see page 40.

Your Family’s Unique Needs

Each family is different, and you may face challenges that require specific care for your children. Whether you have a child with special academic, physical, and/or intellectual needs, it can be a difficult and emotionally draining experience. Don’t go through it alone. The EAP is a great first option for any challenges you and your family may be facing.

Flexible Work Options

Penn supports a variety of options for completing your work, while promoting a work-life balance. In all of these approaches below, except for the conversion from full-time to less-than-full-time schedule, the total number of hours worked and expected productivity will remain the same. It’s important to keep an open dialogue with your manager, and to have your daily work expectations in mind when thinking about Flexible Work Options, so you can be sure your desired option can accommodate your team’s needs, as well as your own. Here is a list of options available to you, as appropriate for your position:

- Flextime
- Flexplace
- Compressed Work Schedule
- Part-time Work
- Job Sharing

For more information on Flexible Work Options, please see page 42.

Summer Camps and Programs at Penn

Penn offers children, teens, and young adults an array of summer activities from academics, enrichment and recreation—including anthropology, business, law, veterinary medicine, and music—to a dozen athletic sports camps—from baseball to volleyball. Summer Camps and Programs are announced in the Almanac in January each year. There you’ll find activities that match your child’s interests and registration information. For additional athletic camps and programs that may be available, visit the Penn Athletics website.
If your employee is an expecting mother, and planning to use the Lactation Support program, be sure to support them in the process. Complete administrative tasks, and encourage your employees to submit the Plan Document prior to going on leave.

Lactation Support Program

All part- and full-time faculty and staff are eligible to access chest/breastfeeding support and resources. The program is focused on providing parents comfort in their transition back to the workplace. In order to ensure you have the necessary arrangements upon your return to work, you will need to fill out the Lactation Plan Document. It is most helpful when this document is completed with your manager before you go on leave. Program support and resources include:

- **More than 40 private, clean lactation rooms.** Some are equipped with hospital-grade breast pumps, and free breast pump kits are provided by the Penn Women’s Center. These rooms are located throughout Penn’s campus. Use this [map](#) to find a convenient location, access information, and amenities.

- **Penn’s Lactation Resource Group.** Faculty, staff, students, and post docs, who are chest/breastfeeding, pumping and bottle feeding, pregnant and thinking about chest/breastfeeding, and formula-feeding and curious about chest/breastfeeding, are able to join the group, as well as their spouses. The group provides you with an opportunity to meet other new parents on campus, get assistance with breastfeeding challenges, and share successful strategies.

- **Penn’s Senior Worklife Consultant.** The consultant provides regular briefings for new and expectant parents (register for an upcoming briefing [online](#)), offers referrals, information, resources and help with navigating lactation room access.

For more information and resources, visit the [Lactation Program website](#).
PROGRAMS FOR EXPECTING AND CURRENT PARENTS

Quarterly New and Expectant Parent Briefings
Join Penn benefits for an introductory briefing, gauged toward expectant parents and those who are new to parenting or childcare. You’ll learn about local and University childcare and parenting resources, including chest/breastfeeding support and the Lactation Support Program, childcare locations, back-up care, adjusting to new schedules, and Flexible Work Options, among other topics. You’ll also receive information regarding Penn’s short-term disability (STD) and related sick leave policies that you may be entitled to take advantage of once your baby is born or adoption is finalized. You can register for a briefing here.

Programs for Parents at Penn Hospital
The Child and Parent Center, located in Mercer Hall, provides groups for families with young children, from infants up to three years of age. Staffed by Master’s Level Clinicians with extensive training in Early Childhood Development and Parent Education, the Center offers information and support for you in your role as a parent, including information on typical child behavior, answers to individual questions, and opportunities to meet families with children who are close in age to your own. The Center also makes classes available that typically run for eight weeks. To see what’s available, determine class fees, and to register, visit the Child and Parent Center website.

Solutions for Women is a health boutique staffed by experts in women’s health products. The boutique allows patients and caregivers to purchase a wide array of products, like Certified Nursing Bra-Fitters and other parent selected products, at competitive prices and in a discreet setting. Solutions for Women also offers a free breastfeeding class on Mondays at 12:30pm for expectant parents, current parents, and parents returning to work. To learn more about this program and other offerings visit the Solutions for Women website.
CARE CORNER

Penn partners with Care.com to offer faculty and staff penn.care.com, an easy-to-use, complimentary resource to locate many of your care needs. This benefit allows you to search for, qualify, vet, connect with, and select caregivers in a low-cost and reliable way through the self-service web portal or by working with a Care.com care specialist, free of charge. You’ll be able to browse through personal profiles of prospective caregivers to identify who might be right for your specific situation. While you start and grow your family, here are some ways you can use penn.care.com.

Backup Care
Finding childcare last minute can be difficult. Through Care.com, you have two easy options to secure care for your child, when your primary caregiver is unavailable.

IN-HOME BACKUP CARE
In-home Backup Care is available when you need it for work-related issues, for children up to 17 years of age who reside in your household. Typically care is provided in your home but it can also be arranged at your business-travel location. This service helps you find and reserve a Backup Care professional—all certified in First Aid and CPR—to come to your desired location. You can use Backup Care to cover emergencies situations, as well as your regular nanny’s vacations, school holidays, or anytime you need a quality, vetted caregiver.

Call, go online, or use the Care.com app to reserve a Backup Care professional for in-home care. Visit penn.care.com to reserve care and for more information.

Typical reasons you might need In-home Backup Care:
- Sick children
- Teacher workdays
- Early flights or business travel
- Sick nanny
- School holidays
- Daycare closures

IN-CENTER BACKUP CARE
In-center Backup Care is similar to In-home Backup Care. The difference is you are able to take your child to a vetted Backup Care center, on which the Care.com Safety Team conducts on-site evaluations, audits, and annual re-credentialing. You can rest at ease knowing your child will be cared for at a convenient center to you.

You have access to In-center Backup Care, across the country, Monday through Friday, during center hours. To reserve a spot in a vetted Backup Care center, call, go online, or use the Care.com App. Visit penn.care.com to reserve care and for more information.

Typical reasons you might need In-Center Backup Care:
- Teacher workdays
- Sick nanny
- School holidays
- Daycare closures
Changes in your family may require you to adjust your finances. You may need to rethink your budget and shift spending to account for new expenses, childcare costs, or saving for adoption, among other considerations unique to your situation. Penn benefits can help you manage this transition. We offer many beneficial resources to help you stay on top of your finances.

**Financial Consultations**

Available through the Employee Assistance Program (EAP), you and your family can take advantage of unlimited, 30-minute consultations that offer guidance on questions like:

- Do I need to adjust my payroll tax withholdings if I plan to claim my new child as a dependent?
- Do I have the right amount of life insurance for myself and my family?
- When and how is the best way to start saving for my child’s college education?
- How can I stick to my new budget?

For more information on the EAP, please see page 40.

**Retirement Considerations**

Penn’s retirement plan partners offer an array of resources and education on financial planning. Your retirement vendor can advise any changes you may want to make to your savings plan, with your family in mind. But it doesn’t stop there. They can offer guidance for you as you grow your family on topics like college savings plans for your children, life insurance needs for you and your family, and buying or refinancing a home. Be sure to visit your preferred retirement website (Vanguard or TIAA) to learn more about the services they provide.
# OTHER CONSIDERATIONS

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<th><strong>Child Tax Credit</strong></th>
<th>The Child Tax Credit may be worth as much as $1,000 per qualifying child, depending upon your income. Visit this <a href="#">IRS webpage</a> for 10 important facts about this credit, and how it may benefit your family. If you have any concerns or questions about eligibility or whether this may be right for you, please speak with your tax advisor.</th>
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<td><strong>Wellness Program Savings</strong></td>
<td>Penn’s <em>Be in the Know</em> program offers employees the opportunity to earn cash while learning about and reaching personal wellness goals, as well as Bonus Action points provided for receipt of preventive care treatment and completion of wellness goals. This is an opportunity to build up extra funds to balance out increased healthcare expenses from your growing family. Find out more about <em>Be in the Know</em> here.</td>
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<td><strong>Legal Consultations</strong></td>
<td>Take advantage of 30-minute legal consultations (limit one consultation per new issue) for any questions or concerns you may have. Topics include estate planning, adoption, state and federal tax issues, will preparation, and more. This service is offered through Penn’s Employee Assistance Program (EAP). For more information on Legal Consultations, please see page 40.</td>
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<tr>
<td><strong>Deals@Penn</strong></td>
<td>Penn offers this service to faculty and staff to provide special discounts on a variety of products and services. Whether you are looking into buying a new car or finding something for your family to do on the weekend, visit the <a href="#">YouDecide portal</a> for hundreds of discounts. You’ll find discounted movie tickets, discounted Melissa and Doug toys, YMCA discounts, and more.</td>
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MANAGING PERSONAL AND FAMILY

Transitions with Work

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WORK-LIFE BALANCE

Taking the time you need to care for yourself and your family can be difficult. It can oftentimes be challenging to remove yourself from your work and still feel like you’re completing everything you need to. Penn benefits offer support to help you find the balance between work and life.

Flexible Work Options
Penn supports a variety of options for completing your work, while promoting a work-life balance. In all of these approaches below, except for the conversion from full-time to less-than-full-time schedule, the total number of hours worked and expected productivity will remain the same. It’s important to keep an open dialogue with your manager, and to have your daily work expectations in mind when thinking about Flexible Work Options, so you can be sure your desired option can accommodate your team’s needs, as well as your own.

Here is a list of options available to you, as appropriate for your position:
- Flextime
- Flexplace
- Compressed Work Schedule
- Part-time Work
- Job Sharing

For more information on Flexible Work Options, please see page 42.

Be sure to work with your employee throughout the Flexible Work Option process. You will be responsible for reviewing and evaluating your employee’s performance, responsibilities and work style, as well as benefits to the organization by supporting the flexible arrangement.

Time Away From Work*

PAID TIME OFF
As you manage your life transitions, it’s important that you utilize the Paid Time Off you accrue throughout the year. Take time to unwind from work and enjoy being around your family in a relaxed setting.

If you are a regular part- or full-time faculty or staff member, whose salary is based on service for twelve months, you are eligible to request the use of accrued Paid Time Off, upon the completion of the Introductory period. Paid Time Off is accrued on a monthly basis, at a rate determined by the time you have worked at Penn. For more information on Paid Time Off, including accrual rates, please visit the Paid Time Off policy website.

SHORT-TERM DISABILITY
If you experience an illness, injury, or other impairment or condition requiring you to be absent from work, the Short-Term Disability (STD) benefit allows for a continuation of your base salary and benefits for a period of time up to six weeks. If you are regular full-time staff, up to and including position grade 28 and bands A, B, C and D, you are eligible for STD. Following a 10-day waiting period, the STD benefit provides you with income for up to six weeks or the length of time determined medically necessary as certified by your physician, whichever occurs first. During the 10-day waiting period, you must use available sick time and Paid Time Off (PTO), in that order. If you do not have any sick time or PTO available, the 10-day waiting period will be unpaid. If the disability period is approved for longer than eight weeks (beyond the 10-day waiting period and six weeks STD), you will be paid 75% of your base salary for a maximum of 18 additional weeks.

It’s important to note that STD can only be used if you experience a continuous, incapacitating health condition, as certified by your physician. For more information on this benefit, please visit the STD website.

*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.
Work-Life Effectiveness

From Penn’s Be in the Know wellness campaign, to work-life events hosted on campus through Penn Healthy You, there are many opportunities made available to you to manage stress and to promote a balance between work and life. Take advantage of workshops, mindfulness, wellness walks, free fitness classes, and nutrition counseling. Make healthy choices for you and your family, work to improve your wellbeing, and find the work-life fit that is best for you. For more information on wellness and work-life offerings, as well as upcoming events, visit the Wellness & Work-Life website.

Meet Louise.

Louise participates in the free, on-campus biometric screening in the fall. When her data from the screening is uploaded to the Virgin Pulse portal, Louise completes her online health assessment. Through these two tasks, Louise has completed the Be in the Know Core Actions, earning her $100, and a chance to unlock more savings (up to an additional $200) through the completion of Bonus Actions, like preventative health treatment, wellness activities, physical activity, and StayWell online programs.

For more information on Penn’s Be in the Know wellness campaign, and to see how you can save, visit the Be in the Know website.
Managing Family Life
Finding your work-life balance can be difficult as your family grows and transitions to different life stages. Health Advocate, a service to aid you with general healthcare questions and concerns, can assist you, one-on-one, as you find balance between work and life. Experienced Work/Life Specialists can help you locate resources, including support groups, offer tips for managing your current situation, and more. Here are just a few tips from Health Advocate on ways to navigate transitions for you and your family:

→ **Focus on strengths.** When a family member is going through a difficult situation, remind them of personal attributes they possess that will help them along the way.

→ **Skip the drama.** Stay calm and manage your response to setbacks. Reacting strongly and losing your temper can cause those around you to do the same.

→ **Avoid “helicopter” parenting.** Being overly protective of your children has the potential to limit their growth into independent adults. Allow space for your children to learn from their own experiences.

→ **Don’t swoop in to save the day.** If a loved one is facing crisis, hear them out and offer advice when asked, rather than approaching them with a solution. This will allow them space to develop problem-solving skills and build self-confidence.

→ **Spend time together.** If you and your family are going through a difficult period, try to spend as much time as you can together. Do things you all enjoy. These positive experiences can help you all stay strong.

If you and any member of your family are experiencing difficulty managing a transition, whether it be divorce, relocation, or another trying situation, the EAP and Health Advocate can help. To determine how, please see page 40 for more information.

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**Care Corner**
Having a tough time with your competing demands of work and life? Take advantage of benefits provided to you by Care.com. Some options include:

→ Subsidized quality Backup Care for your children
→ Subsidized quality Backup Care for your elder loved ones
→ A reliable housecleaner or pet sitter

Visit penn.care.com to search for vetted, quality caregivers. It could be the support you need to find your balance.
Managing Your Career

PROFESSIONAL DEVELOPMENT
Penn offers a wide range of opportunities for you to advance yourself personally and professionally. Take advantage of a variety of career-development and other skill building courses, many of which are free for staff. Topics range from acclimating yourself if you’re new to Penn, to project management, to a focus on leadership at Penn. To view a full listing of course options, view the Course Guide.

In addition to these courses, Penn also offers informal Brown Bag workshops to provide similar opportunities for you to advance your career. Some recent topics have included “Building a Career @Penn,” “Using Social Media to Build Your Career Brand,” and “Using Spark Hire Video Interview.” These sessions are free, and typically take place midday, providing a great opportunity during lunch. To see what Brown Bags are available, and to register, please visit Knowledge Link.

FACULTY AND STAFF TUITION BENEFITS
If you are a regular, full-time faculty and staff member, or limited service staff, you are eligible for tuition assistance for credit courses at the University of Pennsylvania. Eligible new faculty and staff will qualify for tuition assistance (6) six months after their start dates. This benefit covers 100% of the tuition, general, and technology fees at Penn for up to two course units each term, as long as the courses are for credit. This means that you are able to take up to two credit courses in each of the fall and spring semesters, as well as two credit courses over the entire summer.

This benefit is available to you to pursue undergraduate and graduate programs, as well as an opportunity to broaden your academic knowledge through a post-baccalaureate program. For more information on the tuition benefits available to faculty and staff members, visit the Tuition Benefits for Faculty and Staff webpage.

It’s important to note that if you choose to take advantage of this benefit, you may be subject to federal and state taxes.

Typically, undergraduate tuition benefits are not subject to withholding at the federal level for faculty and staff using the tuition benefit for themselves. State taxability of undergraduate tuition benefits is determined by the state in which you live.

Once you exceed $5,250 in graduate tuition benefits for the calendar year, graduate tuition benefits for faculty and staff using the benefit for themselves are taxable at the federal and local level. State taxability of graduate tuition benefits is determined by the state in which you live.

For more detail on the taxability of tuition benefits, as well as ways to calculate withholding you may experience, visit the Taxability of Employee Tuition Benefits webpage.

GET INVOLVED
Getting involved in giving back to the Penn and Greater Philadelphia communities are great ways to make an impact in the areas in which you work and live while networking with colleagues. There are a number of ways for you to get involved, from opportunities at the Kelly Writer’s House or the Morris Arboretum, to volunteering as a Penn Eco-Rep, and supporting the University’s Climate Action Plan, to providing a temporary home for one of the Penn Vet heroic dogs-in-training. For more information, and a full list of ways for you to get involved, visit the Penn Community website.

SUPPORT FOR RESOLVING WORKPLACE ISSUES
Penn is committed to ensuring the workplace is safe and comfortable for all faculty, staff, and students. There is no place for discrimination on the basis of race, ethnicity, gender, or sexuality. If you experience any type of issue in the workplace, or have concerns that inappropriate behavior may be occurring, please reach out to the appropriate University Resource Office. To see a full list of University Resource Offices and their contact information, please visit the University Resource Offices website.
Marriage or Domestic Partnership Checklist

If you have recently married or entered a domestic partnership, there are some things you’ll likely need to change regarding your Penn benefits. It’s important that you and your spouse or partner discuss how this exciting change in status will affect your benefits options. Here is a helpful checklist to make sure you have all aspects covered.

NAME CHANGE
- Record a change of name with your business administrator, Human Resources representative, or supervisor. It will be updated with the Records Department.
- Contact your Local Service Provider (LSP) to update your email address to reflect a name change.
- Visit the PennCard Office to obtain a new PennCard.

BENEFICIARY INFORMATION
- Review and update your beneficiaries under your Retirement Savings Plan. Contact Penn Retirement and Financial Planning Center at 1-877-736-6738, or login to your TIAA or Vanguard account.
- Update your beneficiaries for your Life Insurance.

INSURANCE COVERAGE
- Drop your current coverage, enroll in coverage, or add dependents to your health plan within 31 days of the date of your marriage. You may not change plans if you are already enrolled in a plan. Call 1-888-736-6236 or go online.
- Review your Life Insurance if you would like to make changes.

OTHER
- Contact Payroll to update W-4 form information if necessary.

TUITION ASSISTANCE FOR SPOUSES ATTENDING THE UNIVERSITY OF PENNSYLVANIA

Spouses of eligible faculty and staff can receive undergraduate tuition benefits at Penn.

The spouse benefit covers a spouse who attends Penn for the pursuit of a Bachelor’s degree only. The spouse must apply and be accepted into the Bachelor’s program through Penn as any outside candidate would.

Regular, full-time faculty and staff and limited service staff who have completed three years of service are eligible for dependent tuition assistance.

Once a faculty or staff member becomes eligible for the spouse tuition benefit, the benefit will cover a spouse who attends Penn for a maximum of eight semesters towards the attainment of his/her undergraduate Bachelor’s degree. It will cover 50% of the tuition fee and 50% of the technology fee for those eight semesters.

The University does not offer spouse tuition benefits for non-degree programs or programs other than the undergraduate Bachelor’s degree program offered by Penn unless you were grandfathered under the prior plan in 1997.
HOME BUYING SERVICES

Purchasing a home is an exciting step. It does, however, come with challenges. From managing finances to finding the perfect property, there is a lot to consider. Take advantage of Penn Home Ownership Services (PHOS). PHOS offers education to faculty and staff who are considering buying a home, and is committed to developing the West Philadelphia neighborhood, Penn’s home. The program offers valuable assistance for eligible employees looking to buy and renovate homes in the area. For more information on the program, including boundaries and eligibility, visit the PHOS website.

Homebuyer Education

Buying a home, especially for first-time home buyers, can come with a learning curve. That’s why PHOS offers extensive education opportunities for Penn faculty and staff, who are looking to purchase a home within or outside of the Penn boundary areas. On the PHOS website, you can learn more about how much you can afford when purchasing a home, how to better your credit score, information on the settlement process, and more. To find the schedule for upcoming seminars, visit the PHOS website.

Financial Assistance

PHOS offers eligible employees the opportunity to apply for closing costs assistance when purchasing a home in the West Philadelphia neighborhood, as well as funds to put towards home improvement. Here are some more details on options available to you:

FORGIVABLE LOAN

If eligible, you are able to apply for a $7,500 forgivable loan established by Penn. You can use the loan for closing costs. If you are currently a homeowner of a qualified property within the program boundaries, you may apply for the loan to make improvements that meet the program’s criteria. For more information, and to see if you’re eligible, visit the Forgivable Loan website.

CLOSING COST REDUCTION PROGRAM (CCRP)

This program offers a reduction of the lenders fees and lender credits based on your mortgaged amount when you purchase or refinance a home within the PHOS program boundary. This program can also reduce the amount that you need to bring to the table. For a list of lending partners, as well as eligibility information, visit the CCRP website.
CHILDREN PLANNING FOR COLLEGE

Helping your child plan for college can be a difficult task—both financially and emotionally. That’s why Penn benefits offer extensive options to help ease this transition, and make it one of growth and excitement for you and your family.

**Tuition Assistance**

Penn benefits want to ensure your children have the means they need to obtain a higher education. Whether or not they plan to attend Penn, we remain committed to helping you and your family along the way.

**TUITION ASSISTANCE FOR DEPENDENT CHILDREN ATTENDING THE UNIVERSITY OF PENNSYLVANIA**

Depending on when you were appointed or hired, you are eligible to receive varying amounts for this benefit. If you are an eligible faculty or staff member, appointed or hired on or after July 1, 1997, your dependent child(ren) is eligible to receive undergraduate tuition benefits only. The amount of the benefit is 75% of the tuition fee and technology fee for credit courses at Penn.

For more information on this program, as well as eligibility requirements, visit the Tuition Benefit website to review Penn’s policy.

**TUITION ASSISTANCE FOR DEPENDENT CHILDREN ATTENDING A COLLEGE OR UNIVERSITY OTHER THAN THE UNIVERSITY OF PENNSYLVANIA**

If you are an eligible faculty or staff member, and your dependent child(ren) will be attending a Penn approved, accredited college or university other than the University of Pennsylvania or a Penn-approved, accredited college or university for enrollment in postsecondary special programs specifically designed for students with intellectual disabilities; you are able to receive a benefit, through the Direct Grant program. (Other trade, certificate, and diploma programs are not covered.) These tuition grants are available for the amount of the lesser of the following:

- The school’s line-item tuition charge per term; or
- 40% of the line-item of Penn’s undergraduate tuition, based on the tuition rate for one regular, full-time semester at Penn

For more information on the Direct Grant program, as well as eligibility information, visit the Tuition Benefit website to review Penn’s policies.

**Admissions Workshops**

To help navigate the admissions and enrollment process for your children, Penn benefits offer workshops, hosted by our own Undergraduate Admissions professionals, to benefits-eligible faculty and staff and their dependent children. These workshops cover topics like:

- Getting your children prepared for a college curriculum while they’re in high school
- How to take advantage of the Tuition Benefit program
- Making the most out of a college visit

To find out more information, or to register for upcoming workshops, visit the Onsite Programs website.
If your child is preparing to attend college, he or she can also contact the EAP for support about lifestyle choices they may have to make in the coming years, as well as general support for their college experience. You, as a parent, may want to reach out for tips dealing with an “empty nest.”

You and your child can take advantage of unlimited, 30-minute consultations that offer guidance on questions like:

- When and how is the best way to save for my child’s college education?
- How can I manage student debt?
- How can I best budget for expenses while I’m at school?

For more information on the EAP, please see page 40.
Whether your child moves back home unexpectedly, or in a strategic financial decision, it can be a unique situation for growth, while potentially causing emotional strain and stress for you and your family. From different routines around the house to having to rethink your financial situation, take full advantage of your Penn benefits that support this transition.

**Finding Support through the Employee Assistance Program (EAP)**

You and your child have access to the EAP during this transition for a number of concerns that may arise, and can contact the EAP to get in touch with an EAP Counselor for short-term support addressing a wide range of issues, including:

- Stress, depression, and anxiety
- Marital problems and family/parenting issues
- Work conflicts
- Anger, grief, and loss
- Substance abuse

The counselor you speak with is also able to refer you for long-term support. In addition to these services, you can also contact the EAP to find counseling assistance for relationship issues, parenting advice, or other concerns relating to your adult child living in your home. For more information on the EAP, please see page 40.

**Financial Consultations**

Available through the EAP, you and your child can take advantage of unlimited, 30-minute consultations that offer guidance on questions like:

- How can I manage student and/or other debt?
- What is the best way to begin saving for a home?
- How can I best budget for new and unexpected expenses?

If your adult child moves back home, you and your family will most likely have to rethink your financial plans. To see how the EAP can be of assistance, please see page 40.
Your Adult Child Finding Their Own Insurance

If your child is still covered under your health insurance plan, and they will soon turn 26, they need to take action to secure their own health coverage—through their own employer’s health plan, the public Marketplace, or an individual plan. If your child plans to return to school, they may also be able to secure coverage through their institution’s student health services. Health Advocate can assist you and your child, one-on-one, with navigating unique options and help to secure them qualified coverage. Here are some specific ways you can utilize Health Advocate:

- **Research plan options.** Health Advocate can assist you with locating a plan on the Marketplace, or provide an individual plan search, based on your health and medication needs, income, and whether or not you want to continue to see your current providers.

- **Check to see if your doctors are in the network of the benefits plans you research.** If your preferred providers are out-of-network and you want to continue seeing them, you will pay more for care. Health Advocate can help you locate in-network providers, which will cut costs.

- **Review the services of each option.** Health Advocate will review the benefits provided in each plan, including coverage levels, preventive care, and prescription plans.

- **Explain your share of the costs.** Health Advocate can walk you through the cost of monthly premiums, the deductibles you will have to meet before insurance pays, as well as the copays/coinsurance for doctor and medical visits.

*This information is subject to change.

To determine how Health Advocate can be of assistance, please see page 41.

Retirement Planning

Penn’s retirement vendors offer an array of resources and education on financial planning. Your retirement vendor can advise any changes you may want to make to your savings plan, with your family’s unique needs in mind. Be sure to visit your preferred retirement website (Vanguard or TIAA) to learn more about services they provide, as well as seek advice on making arrangements to account for any unplanned expenses you may have.
LGBTQ+ SUPPORT

Penn houses one of the nation’s first sexual and gender minorities community center on campus, located in the Carriage House. The Penn LGBT Center’s mission is to support students, faculty, and staff, to foster the success of Penn’s lesbian, gay, bisexual, and transgender students. Some of the ways the center provides support are:

- Outreach and education
- Supportive services for individuals
- Network facilitation

The Center has a list of local resources focusing on Adoption Support, Cultural Support, Elders Support, General Support, and more. Visit the LGBT Center’s website for more information.

FINDING LGBTQ+ SUPPORT THROUGH THE EMPLOYEE ASSISTANCE PROGRAM (EAP)

Dealing with potential prejudice and difficult situations concerning your sexuality in the workplace can be difficult to manage. You and your family are able to contact the EAP, and get in touch with an EAP counselor for short-term support addressing a wide range of issues, including:

- Stress, depression, and anxiety
- Work conflicts
- Marital problems and family/parenting issues
- Anger, grief, and loss
- Substance abuse
- Substance abuse

The counselor you speak with is also able to refer you for long-term support. In addition to these services, you can contact the EAP to find counseling assistance for relationship issues, coming out socially and at work, and gender and social identity concerns. For more information on the EAP, please see page 40.

Transgender Healthcare through Health Advocate

Health Advocate can assist you, one-on-one, when it comes to transition-related healthcare concerns you may have, such as questions about health insurance coverage, a doctor’s experience providing transgender care, procedures available to you, and costs associated with care. Below are some ways you can take advantage of Health Advocate’s services.

TRANSITION SUPPORT:

- Review your insurance coverage for transition-related procedures
- Explain in- and out-of-network costs for providers and services
- Locate Centers of Excellence that specialize in providing transgender care
- Speak directly with the consulting physician to ensure that the doctor fully understands your needs
- Inform you about the doctor’s experience with and approach to transgender care
- Clarify your share of the costs, including deductibles, copays, and coinsurance
- Assist in scheduling appointments and obtaining referrals, as needed
- Support interactions with your primary care doctor and insurance plan
- Serve as an ongoing resource for you and your family, to answer questions you may have and help resolve any benefits or insurance issues that occur
- Review and explain your medical bills, and make sure that the charges are appropriate for the services you have received
- Attempt to negotiate a lower fee on a residual medical bill, if possible

To determine how Health Advocate might be of assistance to you, please see page 41.
DIVORCE OR LEGAL SEPARATION

Divorce or legal separation is a trying time. Penn benefits offer ways to help to make this transition easier for you. Counseling services, financial consultations, legal counseling, as well as referrals to support groups and community resources, are just some of the Penn benefits from which you may want to seek assistance.

Finding Support through the Employee Assistance Program (EAP)

The EAP is available to you and your family, making available many options that may be of assistance during the time of your divorce or legal separation. These services cover you, your spouse, dependent children and your parents and parents-in-law. Topics for which you might choose to contact the EAP include:

→ Family/parenting issues
→ Stress, depression, and anxiety
→ Work conflicts
→ Anger, grief, or other emotional difficulties
→ Substance abuse

The counselor you speak with is also able to refer you for long-term support. In addition to these services, you can also contact the EAP to find counseling assistance for relationship issues with your children, individual support for yourself and/or your children during the time of your divorce or separation. For more information on the EAP, please see page 40.

Financial Consultations

You and your immediate family members have access to a free, confidential, 24-hour-a-day phone service for support for financial challenges, made available through the EAP. While in the midst of a divorce or legal separation, you may have questions and concerns about your current financial situation, and how it might change after the separation or divorce is complete. You can take advantage of 30-minute consultations that offer guidance on questions like:

→ Do I need to adjust my payroll tax withholdings if I plan to file individually?
→ How can I plan for expenses from divorce proceedings?
→ How should I change estate plans, wills, etc.?
→ Do I have the right amount of insurance for myself, and do I need to make changes to beneficiaries?
→ Will I need to refinance my home?
→ Should I reconsider my current retirement contributions?

To see how the EAP can be of assistance, please see page 40.

Legal Consultations

Along with divorce and legal separation come the proceedings that surround it. Take advantage of a free 30-minute legal consultation, made available through the EAP, (limit one consultation per new issue) for any questions or concerns you may have about upcoming legal proceedings you may experience. For more information on Legal Consultations, please see page 40.
If you are expecting a transition within your family, you may want to think about revisiting your benefits elections to make sure they remain the best fit. Many benefits elections, such as your healthcare plan, can only be changed during the Open Enrollment period. So, if you know a change is upcoming, like your child attending a school out-of-state or an adult that might qualify as a dependent moving into your home, different benefit elections may be appropriate. Here are some examples of scenarios, and benefit elections that may be beneficial if they are similar to your and your family’s situation.

Meet Dave.
Dave’s daughter, Jackie, is planning to attend a university in Florida next year. Dave decides to take a look at his health insurance carrier’s network, to make sure that his daughter will be able to receive care from an in-network provider while she is at school. Dave’s current provider has a limited network, so during the upcoming Open Enrollment period, he decides to switch to a carrier that has a broad network. This way, Jackie will be able to receive care from an in-network provider while she is away for college, lowering Dave’s out-of-pocket costs.

Meet Susan.
Susan’s elderly father recently decided that he will move in with her, as it is difficult for him to care for himself. Susan claims her father as a tax dependent, and for this reason, funds that she puts towards a Dependent Care Flexible Spending Account qualify for elder care her father will need throughout the year. Susan elects to open a Dependent Care Flexible Spending Account during the enrollment period, so that way she can set funds aside for her father’s care, while lowering her total taxable income.

While these situations may not be directly applicable to you and your family, a transition in your home is a good time to revisit your benefits elections to ensure you are set to receive quality care, while cutting costs where possible. Be sure to review the Open Enrollment guide, and any other benefits information provided to you, prior to the next Open Enrollment period, so you can be certain your benefits elections best fit your and your family’s needs.
RETIREMENT PLANNING

Retiree Benefits

Penn’s Rule of 75. To be eligible for Penn’s Retiree benefits, you must meet the Rule of 75. At the time of your retirement, you must be at least 55 years of age and have a minimum of 10 years of full-time, continuous service. The combination of your age and years of service (in whole years) must equal or exceed 75 to be eligible for the following:

- Subsidized retiree medical coverage
- Vesting in retiree medical (though you can continue to work)
- No loss in benefit entitlement once you meet the Rule of 75
- Phased Retirement

For more information, visit the Retirement Benefits webpage to see all options that are made available to you during your retirement years.

Phased Retirement

If you are a Penn faculty or staff member and you are nearing your desired retirement age, you may want to think about Voluntary Phased Staff Retirement. This is a means of transitioning retirement-eligible staff from full-time employment to retirement by permitting a reduced work schedule, while preserving eligibility for many valuable Penn benefits.

Phased Retirement requests must be initiated by you, and cannot be imposed upon you by a manager and/or supervisor. This option aids you in meeting your personal goals and obligations, while enabling your department to retain your knowledge and skills as you transition into retirement.

To learn more about Phased Retirement, including terms and eligibility, visit the Phased Retirement Policy webpage.

Meeting with a Retirement Counselor

As you begin to think more seriously about retirement, it is recommended that you meet with a Retirement Counselor from your preferred vendor (Vanguard or TIAA) and discuss your readiness. Please visit your preferred provider’s website to schedule a consultation.

Retirement Readiness Presentations

There are many aspects to your retirement benefits, including their coordination with Medicare and the impact Social Security will have on your income. Penn Benefits has prepared Retirement Readiness Presentations with information on these topics, as a means for you to educate yourself and ensure that you are prepared to live out your retirement comfortably. To view these presentations, visit the Retirement Benefits webpage.
CARE CORNER

Finding quality care for your elderly loved ones can be difficult, but it doesn’t have to be. Penn benefits partner with Care.com to offer faculty and staff penn.care.com, an easy-to-use, complimentary resource to locate many of your care needs. This benefit allows you to search for, qualify, vet, connect with, and select caregivers in a low-cost and reliable way through the self-service web portal or by working with a Care.com care specialist, free of charge. You’ll be able to browse through personal profiles of prospective caregivers, to identify who might be right for your specific situation. Whether they are living with you, or anywhere across the country, you can support them with benefits through Care.com.

Senior Care Advisor

Through Care.com you have access to a Senior Care Advisor. Every advisor holds a Master’s degree in Social Work. Your advisor can help navigate any diagnoses your loved one might receive, identify and recommend caregivers and/or assisted living communities, as well as understanding insurance. Your advisor will stay with you throughout your and your loved one’s journey finding care, so you can rest easy knowing that a knowledgeable advisor will know and understand your unique situation. To access these services, call Care.com at 1-855-781-1303 ext. 3.

Adult Backup Care

Adult Backup Care is available to you, through Care.com, for adults 18 and older in your immediate or extended family, whether or not they live with you. Immediate or extended family includes your spouse as well as your or your parents, parents-in-law, siblings, grandparents and adult children. You can take advantage of non-medical companion and/or personal care support such as meal preparation, light housekeeping, laundry, prompting for medication, and assistance with bathing, dressing, ambulation, and other similar activities in your loved one’s daily life. For more information on services available, visit the Senior Care Planning website.

Other Benefits

Your Care.com benefits can help you secure many other resources you may find useful. Some of these include:

- Assisted Living & Nursing Care Centers
- In-home Care
- Aging Life Care Professionals
- Elder Law Attorneys
- Transportation Companies
- Life Plan Communities
- Safety Monitoring Systems
- Home Modification
- Support Groups
- Senior Move Managers

To search for care options, and to learn more about benefits provided to you by Care.com, visit penn.care.com.
ELDERLY LOVED ONE MOVES IN

As parents or other loved ones age, it’s not uncommon for them to move in with their children or other younger family members. It can be difficult for elders to care for themselves, and finding outside care can be difficult, too. Penn benefits want to join you in this transition and offer support finding care, as well as emotionally and financially. The reversal of the caregiver role can be a trying time for you. Let Penn help you along the way.

Finding Support through the Employee Assistance Program (EAP)

With emotional, financial, and other stressors that come with aging loved ones, Penn Benefits make the EAP available to assist you and your family. The EAP puts you in touch with an EAP Counselor for short-term support addressing a wide range of issues, including:

- Stress, depression, and anxiety
- Marital problems and family/parenting issues
- Anger, grief, and loss

The counselor you speak with is also able to refer you for long-term support. In addition to these services, you can also contact the EAP to find counseling assistance for relationship issues with your elderly loved one, marital issues, and more during the time your elderly loved one is living with you.

For more information on the EAP, please see page 40.

Dependent Care Flexible Spending Account (FSA)

If you are expecting an elderly loved one to move in with you, and you anticipate claiming him or her as a tax dependent, you may want to think about electing a Dependent Care FSA during the next Open Enrollment period. Elder care expenses are qualified for use under this FSA, when you claim the recipient as a tax dependent. If you expect to support your elderly loved one financially, a Dependent Care FSA is a great way to set aside funds to use throughout the year on elder care, while lowering your total taxable income. Visit the Dependent Care FSA website for more information.

Financial Consultation

Made available through the EAP, you and your family can take advantage of unlimited, 30-minute consultations that offer guidance on questions like:

- How can I best afford elder care for my loved one?
- How can I best budget for new and unexpected expenses?
- Should I reconsider my current retirement contributions?

If you intend to support your elderly loved one financially, you may have to revisit your current situation. To determine how the EAP might be of assistance, please see page 40.
Retirement Considerations

If you are planning to support your elderly loved one financially, you may have to rethink how you are currently contributing to your retirement savings. Penn’s retirement vendors offer an array of resources and education on financial planning. Your retirement vendor can advise any changes you may want to make to your savings plan, with your family’s unique situation in mind. Be sure to visit your preferred retirement website (Vanguard or TIAA) to learn more about services they provide to you.

Health Advocate – Health Advocacy

Navigating prescription plans, Medicare coverage and options, and healthcare bills can be complicated and time-consuming. You and your family members have access to Health Advocacy, administered by Health Advocate, which puts you in contact with a counselor that can help you make sense of any healthcare concerns you have. Whether it be assistance with administrative healthcare tasks, determining the best coverage for your elderly loved one, or emotional support for you and your family, please see page 41 to determine how Health Advocate can help you along the way.

Education Opportunities

→ Health Advocate offers educational webinars through the EAP to provide you with opportunities for education to learn how to best manage your specific situation.

→ To learn what webinars are available, contact Health Advocate by calling 1-866-799-2329, through email at eapinfo@healthadvocate.com, or visit the Health Advocate website.

In addition, Care.com offers onsite presentations, one each in the fall and spring, to provide education on caring for elderly loved ones, along with other family responsibilities you may have.

Topics include Caregiving and Sibling Warfare, Alzheimer’s Disease and Dementia: Caregiving Challenges, Caught in the Middle: How to Cope as a Sandwich Generation Caregiver, and What to look out for as our loved ones age.

To view upcoming presentation topics, and register for those that may be of interest to you, visit the Onsite Program website.
HOW TO COPE WITH SICKNESS AND LOSS

If you or a loved one has been diagnosed with a serious illness, it may cause you to feel uncertain of the impact it will have on your life. Health Advocate is here to help you through this challenging time. Your Personal Health Advocate can:

- Help you understand your diagnosis, including tests and treatments recommended by your doctor
- Provide health information about your disease, including the latest treatment options
- Locate and schedule appointments with doctors and leading medical institutions that specialize in the treatment of your condition
- Assist with transfer of medical records between providers
- Clarify your insurance coverage for treatments, medications, tests, etc.
- Help resolve claims issues
- Coordinate second opinions and identify clinical trials

In the event of the death of a loved one, take advantage of an EAP Counselor made available to you through Health Advocate. Your counselor can help you with coping strategies and connect you with support services to help you move through the grief process. They can also refer you to an appropriate professional for in-depth help, if needed. Keep in mind, this service is available to you, your dependent children, and your parents and parents-in-law.

For more information on the EAP and Health Advocate, please see page 40.
**Legal Consultations**

Your elderly loved one may have situations in which they need legal assistance. If they don’t have a preferred lawyer or legal representative, take advantage of a free 30-minute legal consultation, made available through the EAP, as a first step in making sure they have all of their administrative needs in order. To determine how the EAP may be of assistance, please see page 40.

**Flexible Work Options**

With your elderly loved ones moving in, you may need more flexibility with your work schedule. Penn benefits offer a variety of options for completing your work, while promoting a work-life balance. In all of these approaches below, except for the conversion from full-time to less-than-full-time schedule, the total number of hours worked and expected productivity will remain the same.

It’s important to keep an open dialogue with your manager, and to have your daily work expectations in mind when thinking about Flexible Work Options, so you can be sure your desired option can accommodate your team’s needs, as well as your own.

Here is a list of options available to you:

- Flextime
- Flexplace
- Compressed Work Schedule
- Part-time Work
- Job Sharing

To learn more on Flexible Work Options please see page 42.
PROGRMS THAT SUPPORT YOU

Throughout Life

Support through the Employee Assistance Program (EAP)

Health Advocate ➔ 40

When You Return to Work ➔ 42

Contact Information ➔ 43
SUPPORT THROUGH THE EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP is available to you and your family and offers 24/7, unlimited telephone access, in-person assessments, unlimited HR and management consultations, and employee wellness and prevention seminars to all eligible employees. Contacting the EAP puts you in touch with an EAP Counselor for short-term support addressing a wide range of issues, including:

- Stress, depression, and anxiety
- Marital problems and family/parenting issues
- Work conflicts
- Anger, grief, and loss
- Substance abuse

The counselor you speak with is also able to refer you for long-term support. In addition to these services, you can also contact the EAP to find support services and local resources to help with childcare consultations, referrals, and support. Visit the [EAP website](#), call 1-866-799-2329, or email [eapinfo@healthadvocate.com](mailto:eapinfo@healthadvocate.com) for more information.

**Legal Consultations**

You and your family can utilize the EAP for any legal matters you may encounter. The EAP offers free legal consultations with experienced, independent attorneys, and a 25% discount on standard fees if retained. You can contact an attorney for assistance with matters like adoption, wills and estate planning, state and federal tax issues, name changes, as well as other legal needs and/or questions you may have.

**Financial Consultations**

You and your immediate family members have access to a free, confidential, 24-hour-a-day phone service for support for financial challenges, made available through the EAP. You can take advantage of unlimited, 30-minute consultations that offer guidance on questions like:

- What is the proper tax withholding for my situation?
- Do I have the right amount of life insurance for myself and my family?
- When and how is the best way to start saving for my child’s college education?
- How can I manage student and/or other debt?
- What is the best way to begin saving for a home?
- How can I best budget for new and unexpected expenses?

If your adult child moves back home, you and your family will most likely have to rethink your financial plans. You and your child can visit the [EAP website](#), call 1-866-799-2329, or email [eapinfo@healthadvocate.com](mailto:eapinfo@healthadvocate.com) for guidance on any financial concerns you may have.
Health Advocate is a free and confidential service that can help you and your family handle medical concerns and issues, saving you time, money, and worry. Trained Personal Health Advocates can help you and your family members, even if they are not included in your Penn medical plan, one-on-one with issues like sorting out medical bills, finding the right doctor and scheduling appointments, and coordinating healthcare for you and your family.

Contact Health Advocate by calling 1-866-799-2329, through email at answers@healthadvocate.com, or visit the Health Advocate website, and together we can help you find the care and support you and your loved ones may need.
A Manager’s Role in Flexible Work Options

Be sure to work with your employee throughout the Flexible Work Option process. You will be responsible for reviewing and evaluating your employee’s performance, responsibilities and work style, as well as benefits to the organization by supporting the flexible arrangement.

WHEN YOU RETURN TO WORK

Transitioning back to work after a leave of absence can be a challenge. Penn benefits offer you options and support to balance work and life.

Flexible Work Options

Penn benefits offer a variety of options for completing your work, while promoting a work-life balance. In all of these approaches below, except for the conversion from full-time to less-than-full-time schedule, the total number of hours worked and expected productivity will remain the same. It’s important to keep an open dialogue with your manager, and to have your daily work expectations in mind when thinking about Flexible Work Options, so you can be sure your desired option can accommodate your team’s needs, as well as your own.

FLEXTIME
This is the most requested, easiest to manage option. It offers you flexibility around when you arrive, depart, and take lunch during your work day.

FLEXPLACE
This option allows for a portion of your job to be performed off-site on a regular, recurring basis. The majority of your work time will still be spent in the office, with a portion off-site, which typically is done at home. This arrangement may be more challenging to manage because you are located offsite and it generally requires electronic equipment.

COMPRessED WORK SCHEDULE
With this option, you may be able to take the traditional work week and condense it into fewer than five days. This option is more easily applied to non-exempt (weekly paid) staff for whom maximum work hours are identified, but it is not ruled out for monthly paid staff who may work more than 40 hours during the work week. The Fair Labor Standards Act requires weekly paid staff to be paid overtime if they work over 40 hours in a work week.

PART-TIME WORK
You may also be able to transition to a part-time work week, if you require more free time away from work. Part-time workers typically work between 17.5 and 28 hours per week. Be aware, this is different from a temporary work assignment, where you would be expected to have a temporary, non-recurring relationship to your workplace, and you would not receive paid time off. If you are considering this option, and it fits your team’s needs, please note that shifting to a part-time position will have implications on your benefits eligibility. To review a list of benefits available for regular part-time staff, visit the Full- and Part-time Policy website.

JOB SHARING
This option permits two staff members to share the responsibilities of one full-time position. A job share arrangement is a form of regular part-time work in which two people share the responsibilities of one regular, full-time position. These positions are regular part-time and as such must involve at least a 50% commitment. Therefore, the time commitment of each of the two individuals participating must be at least 20 hours per week.

If you wish to take advantage of any of these options, you should develop a Flexible Work Option Proposal for your supervisor’s consideration. The proposal will ensure you have assessed whether or not your desired option is appropriate, given your personal work style and capabilities, responsibilities for your position, and the needs of the organization. See the Flexible Work Options Planning and Proposal guide for details. You will discuss the proposal with your supervisor, and, if approved, you will need to draft a Flexible Work Option Agreement. The agreement outlines communication plans, implementation, and the impact to both yourself and the organization. You’ll find a Flexible Work Option Agreement template in the Flexible Work Options packet.

For more information on options available to you, please visit the Flexible Work Options website.

*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.
The Penn Employee Solution Center is a hub to provide answers to the Penn community, offer optimal customer service and timely resolutions. Contact the Center with any questions you may have by calling 1-215-898-7372 or emailing hcmsolutioncenter@upenn.edu.

During the initial phase of the Solution Center, the Penn Benefits Center will continue to address health and welfare benefits questions. Call 1-888-PENN-BEN (1-888-736-6236) for any Health, Life, and FSA questions you may have.

For any specific questions or concerns you may have, review this contact information list to reach the resource directly.
University of Pennsylvania
Non-Discrimination 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, 3451 Walnut Street, Franklin Building, Room 421, Philadelphia, PA 19104; or 215-898-6993 (Voice) or 215-898-7803 (TDD).

Plan Governance

The selected benefit highlights in this guide are based on Plan documents that govern the operation of the Plans. If there is any conflict between the information presented here and the information in the Plan documents, the Plan documents always govern and are the controlling legal documents. Benefits descriptions are not terms of employment, nor are they intended to establish a contract between the University and its faculty and staff. Plan documents are available for inspection in the Benefits Office. Copies are available for a small copy fee. The University reserves the right to change, amend, or terminate any of its Benefit Plans for any reason at any time.

Statement on Collective Bargaining Agreements

The provisions of applicable collective bargaining agreements govern the health and welfare benefits of employees in collective bargaining units.