

# Life Insurance Benefits

## ❑ **Union Life:**

- Options are increment of salary from 1x salary to 6x salary
- Currently capped at \$300,000

## ❑ **Basic**

- One times benefits base salary
- Amounts over \$50,000 – Imputed Income
- Can elect option to cap at \$50,000 to avoid imputed income

## ❑ **Supplemental**

- Up to an additional five times benefits base salary
- Combined basic and supplemental maximum of \$1,000,000

## ❑ **Dependent Life Insurance**

- Spouse/Partner \$20,000
- Child(ren) \$10,000 (up to age 26)

NOT FOR DISTRIBUTION

# Additional Resources

## ☐ Everest Funeral Planning Services

- Penn offers special benefits to help you prepare for and deal with one of life's most difficult times. We are partnering with Everest to provide funeral planning and funeral-related concierge service to faculty and staff enrolled in any of the University life insurance plans.
- Free advisor assistance is also available to spouses/partners and children. For a fee, you can also access services for your parents, in-laws, or other relatives.
- Services include everything from price comparisons of local funeral homes to online planning tools, and even help with negotiating funeral home costs. Check [Everest's website](#) for more details, or [create an online profile](#) and use their planning tools (use Enrollment Identification Code AETNA0003 when asked). (access thru [www.hr.upenn.edu](http://www.hr.upenn.edu))

## ☐ Health Advocate

- The healthcare system is complex. You have an easy-to-use resource to help you resolve issues with medical bills or need help finding the right doctor or if you need help scheduling an appointment.
- This is a free and confidential service that will help you and your family handle any concern with ease.
- **Simply pick up the phone and call Health Advocate at 1-866-799-2329 (toll-free).** Trained Personal Health Advocates will work with you one-on-one to find the solutions you need. They'll help you sort out billing concerns, get approval for covered services, locate the right treatment facilities, coordinate health care for your elderly parents and more.
- Health Advocate can help you and your family navigate the complex waters of the healthcare system, saving you time, money and worry. All benefits-eligible faculty and staff can use this service, whether you're covered under Penn's health benefits or not.
- Visit [Health Advocate's website](#) (Access thru [www.hr.upenn.edu](http://www.hr.upenn.edu)).

# Designating a Beneficiary

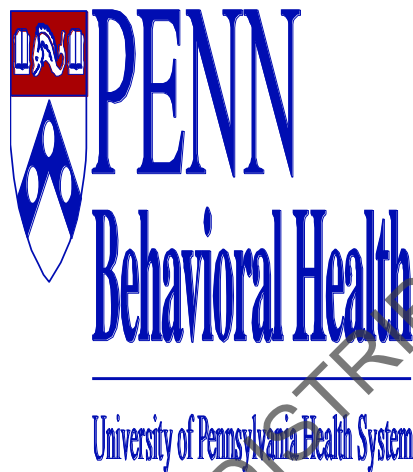
## ❑ *When Life Changes, Change Your Life Insurance Beneficiary :*

- No one can predict the future, but one of the simplest ways to protect your loved ones is to keep your life insurance beneficiary information up to date.
- You can review and update your beneficiary designation online. Visit Penn's website [www.pennbenefits.upenn.edu](http://www.pennbenefits.upenn.edu) and log on with your PennKey and password. Choose the "Update Life Insurance Beneficiary" option
- Questions? Contact the Penn Benefits Center at 1-888-PENN-BEN (1-888-736-6236).
- If you are enrolled in the Tax Deferred Retirement Plans, and you are married, your spouse must be your beneficiary, unless you have provided a notarized authorization from your spouse, naming another beneficiary. For questions on the TDR plan, you may call the Retirement Call Center at 1-888-736-6738.
- If you are enrolled in the Retirement Annuity Plan, if you are unmarried, or if you are married and your spouse consents, you may elect to receive one of the optional forms of payment available to you. For questions, you may contact the Benefits Office at 215-898-3539.
- **IMPORTANT:** the beneficiary you name under the Life Insurance benefit does NOT apply to either the Tax Deferred Retirement Plans or the Retirement Annuity Plan. You must name individual beneficiaries for these plans.

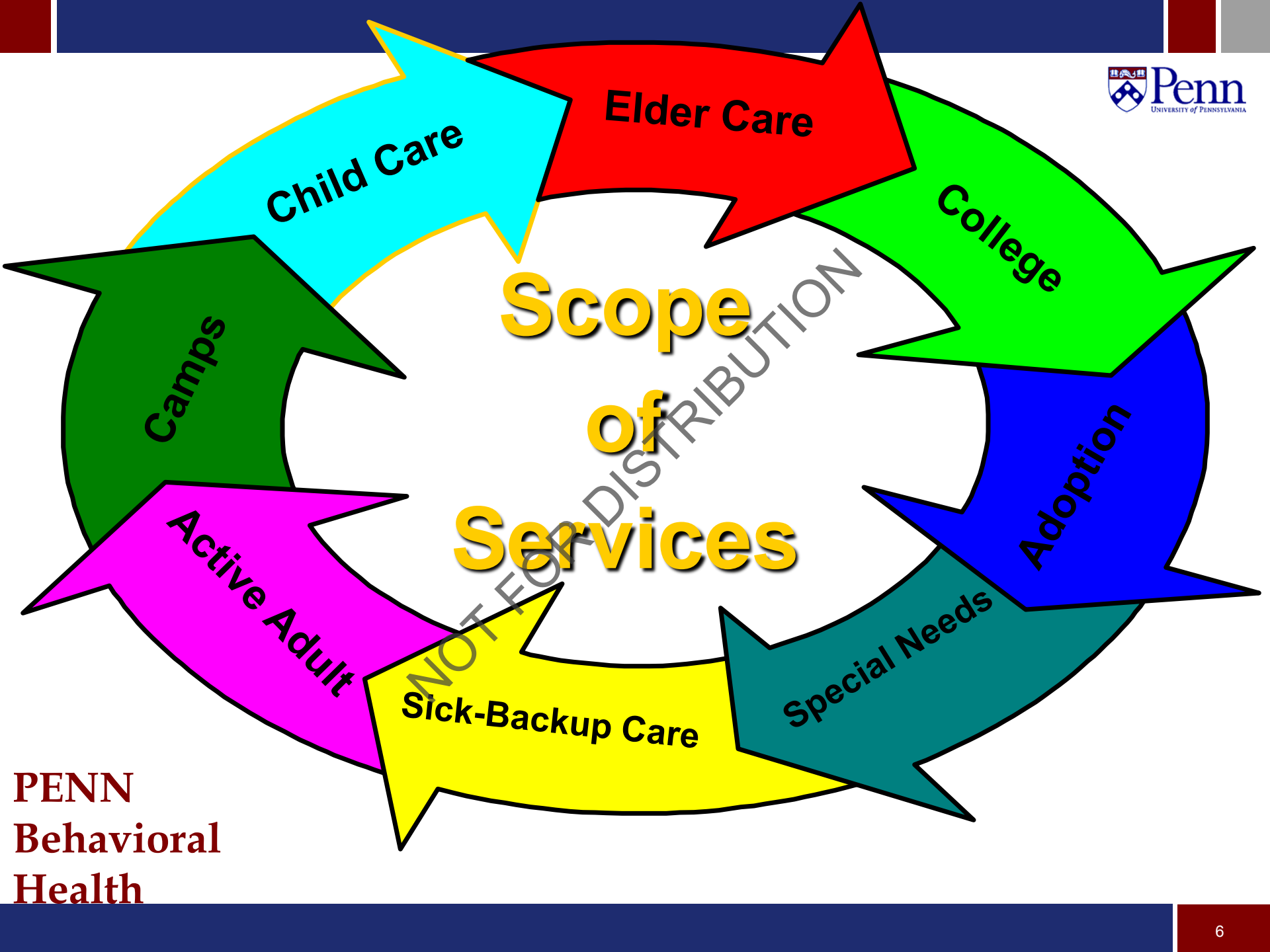
# Health Care Reform

*In-network preventive care for all medical plans is covered at 100% with no deductible or copay*

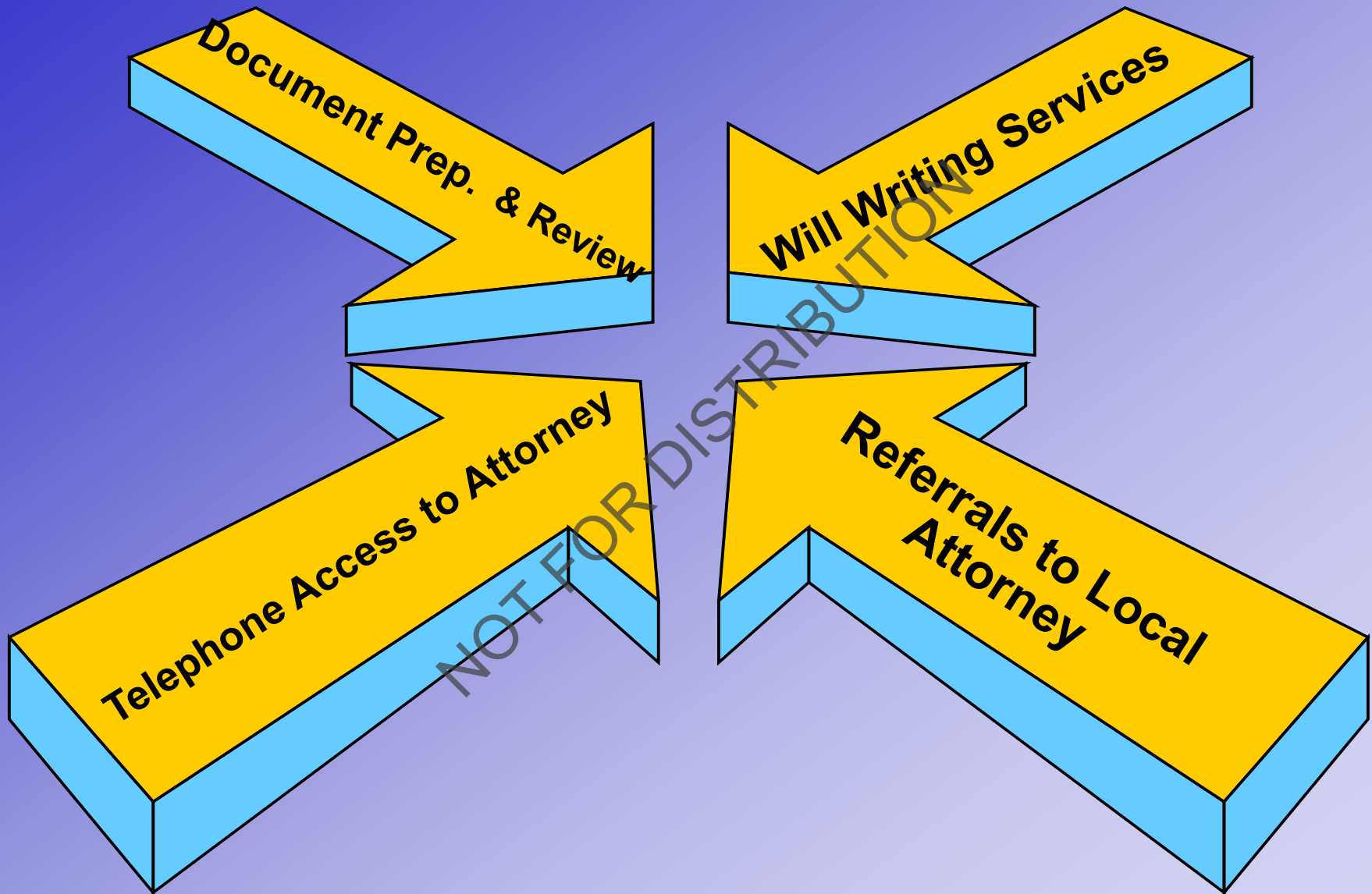
- ❑ Types of Services that are classified under Preventive Care:
  - ✓ Preventive Screenings such as blood pressure, HIV and Breast Cancer (every 1-2 years for women over age 40)
  - ✓ Counseling for alcohol misuse, diet (with certain parameters) and tobacco use
  - ✓ Adult Immunizations such as DPT, Flu and Chicken Pox
  - ✓ Screenings and Assessments for children and teens such as autism, behavioral issues, obesity and vision exams
  - ✓ Medications and supplements for children and adolescents such as iron supplements for children ages 6-12 months at risk for anemia
  - ✓ Counseling for children and adolescents for fluoride and obesity
  - ✓ Immunizations for children such as Hepatitis A and B and pneumonia



# WorkLife Resources



# Legal Services



# **Penn Behavioral Health Resources**

**Addictions**

**Anxiety and Anxiety Disorders**

**Depression and Mood Disorders**

**Eating Disorders**

**Other Mental and Behavioral Disorders**

**Personal and Family Resources**

**Family Issues**

**Grief and Loss**

**Personal Growth**

**Stress**

**Trauma and Violence**



**The PENN Behavioral Health Number:**

**1 - 888 - 321 - 4433**

**24 HOUR HOTLINE**