

Your 2018 Total Compensation



Penn Medicine
University of Pennsylvania Health System

Welcome William J Bergen

William J Bergen
61 Fairfield Road
Havertown PA 19083

Welcome

Dear Colleague,

In recognition of your many contributions, we are pleased to provide you a personalized statement of your UPHS total compensation package, including salary, health and welfare benefits, and information on your retirement benefits. This information helps you understand the value of your total compensation, which can help you plan for your future.

We are providing these statements in electronic, online format, which you can access, at your convenience. If you have any questions regarding your total compensation statement, please feel free to contact the Benefits Department at 215-615-2675 or the Human Resources Office at your entity. Human Resource specialists are also available to respond to your questions through our *HR & You* website: www.uphshrandyou.com.

The personalized total compensation statement is just one of the ways we extend our heart-felt appreciation to you for making Penn Medicine an exceptional place for our patients and their families to receive their care. Thanks for making a difference in the lives of others each and every day.

With best wishes,

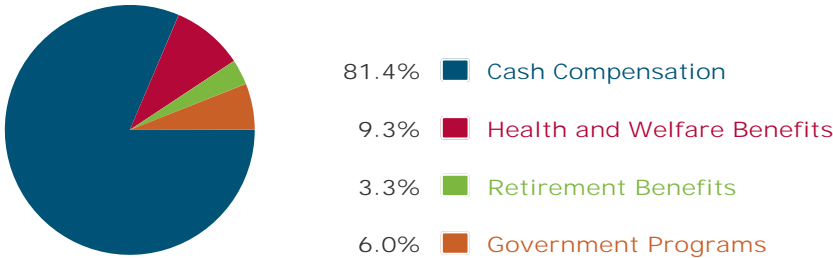
Ralph W. Muller
Chief Executive Officer
University of Pennsylvania Health System

[Continue to your Pay and Benefits Overview](#)

Pay and Benefits Overview

The chart below shows how your pay, benefits, retirement and government programs combine to create your total compensation. Additionally, UPHS maintains many other benefit programs at a cost that is not recognized in the chart below or in the [Pay and Benefits Details](#) section of this e-statement. Such programs include: paid time off for vacation, holiday, illness or time off due to a work-related injury.

My 2018 Total Compensation - \$156,572



Cash Compensation	\$127,617
Health and Welfare Benefits	\$14,531
Retirement Benefits	\$5,104
Government Programs	\$9,320

Pay and Benefits Details

These are the costs paid by UPHS for your compensation and benefits. For information on the amount you pay for your benefits, please see the individual benefit sections.

<u>Cash Compensation</u> (01/01/18-12/31/18)	Base Pay	\$124,161
	Other Pay	\$3,456
	Cash Compensation Total	\$127,617
<u>Health and Welfare Benefits*</u>	Medical and Prescription	\$13,410
	Dental	\$538
	Employee Assistance Program (EAP) and Work/Life Benefits	\$33
	Long Term Disability	\$386
	Employee Life Insurance	\$164
	Health and Welfare Benefits Total	\$14,531
<u>Retirement Benefits</u>	UPHS Retirement Contribution Plan - 4% Annual Contribution (made in the first quarter of 2019)	\$5,104
	Retirement Benefits Total	\$5,104
Government Programs	Social Security (FICA) and Medicare	\$9,320
	Government Programs Total	\$9,320
2018 Total Compensation		\$156,572

* Benefit elections are for the benefit plan year 2018-2019. Contribution amounts for all benefit eligible employees have been annualized.

Pay

Your cash compensation includes your base pay and, depending on your job, may include overtime pay, on-call pay, shift differential pay and other pay. The compensation reflected in this e-statement is from January 1, 2018 through December 31, 2018, unless otherwise specified.

Your Other Pay may include moonlighting, on-call pay and alternate pay.

Cash Compensation (01/01/18-12/31/18)	
Base Pay	\$124,161
Other Pay	\$3,456
Cash Compensation Total	\$127,617

Health and Welfare Benefits

You are eligible for a comprehensive benefits package that pays a significant portion of the health care expenses for you and your family. In addition, welfare benefits provide you with peace of mind protection for you and your family. For more information on the full range of facilities and services available, visit the *HR & You* website at www.uphshrandyou.com.

- [Health Benefits \(Medical and Prescription Drug, Dental and Vision\)](#)
- [Flexible Spending Accounts](#)
- [Disability](#)
- [Life/Accidental Insurance](#)
- [Your Other Benefits](#)

Health Benefits

We are pleased to offer competitive health coverage, including medical, dental and vision coverage, so you can choose the most appropriate level of protection for yourself and your eligible dependents. UPHS offers:

- One medical plan — the PennCare PPO Plan — administered by Independence Blue Cross, which provides three levels (or networks) of coverage (the PennCare Network, Personal Choice PPO Network and Out-of-network). You will save money on out-of-pocket expenses and many services are available at no cost to you when you use the PennCare Network. The PennCare PPO Plan automatically provides you with prescription drug coverage through CVS Caremark, which includes all UPHS Outpatient Pharmacy locations. Mental health, chemical dependency, and autism services are provided through Penn Behavioral Health.
- Three dental plan options that cover many preventive, basic, and major dental treatments, including orthodontia and dental implants.
- Two vision plan options that cover routine and enhanced vision care (including eye exams, standard and specialty lenses, frames, and contact lenses).

Please note: the benefit information outlined in this section is for the 2018-2019 plan year.

Health Benefits (as of 07/01/2018)				
Benefit	Plan Name	Coverage Level	Annual Employee Cost	Annual Employer Cost
Medical	Penn Care PPO	Employee plus spouse/domestic partner	\$3,352	\$13,410
Dental	Penn Faculty Practice (PFP)	Employee plus spouse/domestic partner	\$538	\$538
Vision	Davis Premium	Employee plus spouse/domestic partner	\$126	\$0

In order to receive the *Wellfocused* Credit during the year, visit the *HR & You* website at www.uphshrandyou.com and select the “*Wellfocused*” tab to take the steps to earn your *Wellfocused* Credit.

Flexible Spending Accounts (FSAs)

Contributing to a Flexible Spending Account (FSA) allows you to set aside pre-tax dollars to pay for eligible health care and dependent care expenses.

Employees who are participating in the Health Care Flexible Spending Account (FSA) for the 2018-2019 plan year have an extended period of time to incur and submit claims for reimbursement. You can utilize the Health Care FSA funds for eligible expenses through September 15, 2019 and you will have until December 31, 2019 to submit claims for eligible expenses to your 2018-2019 Health Care FSA plan for reimbursement.

You did not elect to contribute to the Health Care FSA for benefit plan year 2018-2019.

You did not elect to contribute to the Dependent Care FSA for benefit plan year 2018-2019.

Disability

Your disability benefits provide you with valuable income protection if you are unable to work due to an eligible illness or injury. The benefit amounts shown below, where applicable, are based on the base pay cash compensation data listed in the Pay and Benefits section, subject to plan limits. Benefit payments in the event of an eligible claim would be calculated from base salary data in place at the time your disability began.

Short Term Disability

UPHS offers you the opportunity to enroll in short term disability coverage for income protection if you are unable to work due to an illness or injury.

Long Term Disability

UPHS provides you with long term disability coverage after one year of full time continuous service. Long term disability provides income protection if you are unable to work after 180 days of approved disability or the end of your short term disability, whichever is greater.

Disability Coverage			
Plan	Benefit Amount	Employee Cost (as of 07/01/2018)	Employer Cost (as of 07/01/2018)
Short Term Disability	You would be eligible for a weekly benefit of \$1,000.	\$1,068	\$0
Long Term Disability	60% of your base pay up to a maximum of \$10,000 per month after the elimination period. You would be eligible for a monthly benefit of \$6,208.	\$0	\$386

Life Insurance/Accidental Death & Dismemberment Insurance

Your Life Insurance plan is designed to provide you and your family with financial security in the event of your death. Accidental Death & Dismemberment (AD&D) insurance provides payment to your beneficiaries in the event of your accidental death and can provide a lump-sum payment to you if you are dismembered in an accident. Benefits are subject to plan limits.

Life Insurance			
Plan	Benefit Amount	Annual Employee Cost	Annual Employer Cost
Core Employee Life Insurance	1 times base pay.	\$0	\$164
Supplemental Employee Life Insurance	3 times base pay.	\$3,325	\$0
Dependent Life Insurance	Your current Dependent Life election is: <ul style="list-style-type: none">• Spouse \$10,000• Child(ren) \$0	\$32	\$0

Accidental Death & Dismemberment (AD&D) Insurance			
Plan	Benefit Amount	Annual Employee Cost	Annual Employer Cost
Employee AD&D Insurance	4 times base pay.	\$132	\$0
Dependent AD&D Insurance	Family		

Your spouse or beneficiary may be entitled to a survivor benefit from your retirement plan benefits; however, plan provisions vary. Please refer to the [Summary Plan Description](#) or Plan Document for your pension plan, or for more information contact the UPHS Benefits Office at 215-615-2675.

For 403(b) and 401(k) plans, if you're married, the regulations require that your spouse is the sole primary beneficiary, unless he or she waives that right in writing.

You should review your beneficiary designations periodically.

Your Other Benefits

Time Off

UPHS provides employees with a generous amount of time off throughout the year. Time off includes paid vacation based on your position, length of service and employment status, six legal holidays and five personal days annually. In addition, UPHS provides you with an annual sick time accrual based on the number of regular hours paid each pay period.

Educational and Professional Development Benefits

UPHS provides a generous Employee Tuition Assistance Program for eligible employees who wish to pursue a degree or take non-degree credit bearing coursework that is related to his/her current job or a future career opportunity within Penn Medicine. Additionally, the Professional Development Program provides eligible employees the opportunity to participate in job-related training programs and seminars.

Statutory Benefits

UPHS and you contribute equally toward Social Security and Medicare. These employer and employee taxes earn you Social Security credits that qualify you for retirement benefits and Medicare protection. An estimate of your Social Security benefit can be obtained from your local Social Security office or at www.ssa.gov.

Retirement Benefits

Retirement benefits provided by UPHS are designed to assist with your financial security in your retirement years. UPHS helps you save for retirement with the UPHS Retirement Contribution and 403(b) Matching Plan. You can save additional money for retirement by making voluntary employee pre-tax and after-tax Roth contributions to the 403(b) Retirement Savings Plan. Our 403(b) vendors, Vanguard and TIAA, provide onsite one-on-one investment counseling throughout the year. For more information or to schedule an appointment, go to www.uphshrandyou.com and click on the links for Vanguard or TIAA.

Below is a table that summarizes your 2018 retirement benefits.

UPHS Retirement Contribution and 403(b) Matching Plan	
403(b) Plan Pre-tax Employee Contribution (01/01/18-12/31/18)	\$0
403(b) Plan After-tax Roth Employee Contribution (01/01/18-12/31/18)	\$0
403(b) Plan Matching UPHS Contribution (01/01/18-12/31/18)	\$0
UPHS Retirement Contribution Plan- 4% Annual Contribution (made in the first quarter of 2019)	\$5,104

If you would like additional information on retirement, please call 215-615-2675 and choose Option 3 to speak with one of our Retirement Specialists. Make sure you have a print out of this e-statement page available when you call.

UPHS Retirement Contribution and 403(b) Matching Plan

The UPHS Retirement Contribution and 403(b) Matching Plan can help you save for your retirement.

Since you determine how your retirement account dollars are invested, please be sure to periodically review your investment fund performance and reallocate as needed; your retirement depends on it.

UPHS Retirement Contribution Plan

The UPHS Retirement Contribution Plan provides automatic annual contributions of 4% of pay each year, provided you work 1,000 hours in a calendar year and are employed on December 31 of each year.

Based on the above criteria, you were eligible to receive a contribution for the plan year ending December 31, 2018. As a result, UPHS contributed \$5,104 to your account in the first quarter of 2019.

As of December 31, 2018, we estimate you are 100% vested in the employer contribution.

403(b) Matching Plan

This program allows UPHS employees to save voluntarily for retirement with pre-tax or after-tax Roth payroll deductions. For 2018, the general annual deferral limit was \$18,500. The catch-up limit for age 50 or older was an additional \$6,000. For 2019, the general annual deferral limit is \$19,000, and the catch-up limit is \$6,000. You will receive a \$1 for \$1 matching contribution from UPHS, up to 2.5% of your annual pay.

All eligible employees can start pre-tax or after-tax Roth contributions immediately. UPHS matching contributions start the first calendar quarter after you reach age 21 and complete one year of service with 1,000 hours of service.

As of December 31, 2018, you were not contributing to the 403(b) Matching Plan.

Other Retirement

When you retire from active employment at HUP, CPUP, PPMC, PAH or Corporate and you have accrued the maximum number of sick hours in accordance with the paid-time off policies in effect at your retirement, you may receive payment of all or part of your sick time accrual. Currently, these policies provide that you will receive payment for up to 960 unused, accrued sick hours at retirement.

Survivor Benefits

Survivor benefits include all the benefits your designated beneficiary(ies) could receive in the event of your death as a UPHS employee. They include benefits from Life and Accidental Insurance Plans.

Life Insurance Benefits	
Basic Life Insurance	\$125,900
Supplemental Life Insurance	\$377,500

Accidental Death Benefits	
Basic AD&D Insurance	\$500,000

You should review your beneficiary designations periodically.

Additional Programs and Benefits

UPHS provides access to many other programs and benefits that are helpful for you, including:

Wellfocused — We believe that the best care for our patients starts with the best care for our employees. Our employee health and wellbeing initiatives, known as *Wellfocused*, help you get healthy and stay healthy and provide you with access to programs, tools, and resources, at no cost to you. When you participate in the many different *Wellfocused* programs, you earn points and trade them in for cash (up to \$200) or prizes.

For more information on health and wellness benefits at UPHS, visit the *Wellfocused* section of the *HR & You* website at www.uphshrandyou.com.

Access to World Class Health Care — Choosing network UPHS providers for health care services, you can significantly reduce — or eliminate — out-of-pocket expenses

Employee Assistance Program — Employees and their eligible dependents are offered free confidential counseling and referral services for personal or professional problems.

Work-Life Programs — Services available include guidance, referrals and information for needs related to childcare, parenting, elder care, college planning and time management.

Adoption Assistance Benefit — UPHS understands the importance of family. To help relieve the financial stress of adoption, we offer reimbursement of up to \$5,000 for travel expenses, attorneys' fees and court costs, and other expenses related to the adoption of a child.

Answer Financial — Access to insurance for coverage including auto, renters' and homeowners' insurance.

Transportation Reimbursement Incentive Program (TRIP) — If elected, you can deduct the majority of your monthly public transportation and/or parking fees on a pre-tax basis from your paycheck.

About You

Below is the information that we currently have on file for you. Please contact the Benefits Department at 215-615-2675 or the Human Resources Office at your entity if you believe that any of this information is inaccurate.

- Birth Date: 12/14/1949
- Hire Date: 03/28/2011
- Entity: CORP
- Home address: 61 Fairfield Road
Havertown, PA 19083

About this Site

This site was prepared by the UPHS Human Resources Department (in conjunction with the outside record keepers and administrators for the various plans) and presents a summary of benefits available to you based on information as of the dates specified within each section. Every effort has been made to report information accurately, but the possibility of error exists. Should you notice any errors on this site, please contact the Benefits Office or your local Human Resources office so that the organization's records and future electronic statements can be corrected.

Your specific rights and/or benefits, if any, will be contingent upon the terms and conditions of the laws and legal documents on which your plan is based. The information formulated in this statement is subject to these legal documents, including but not limited to the Plan document, which will govern in case of difference or error.

If you are a participant in the UPHS Pension Plan, this benefit statement is only an estimate of your future benefits and is not intended to provide an exact calculation of your pension benefit. Your estimated benefit was calculated based upon a variety of factors including length of employment, your plan's funding status and certain actuarial assumptions. To the extent that any of these factors should change, your benefit amount may change. This estimate cannot guarantee your right to receive a benefit if the terms of your plan do not entitle you to that benefit, nor does it constitute a promise or guarantee of future employment or benefits. The estimated benefits do not take into consideration any tax withholding.

This benefit statement does not take into consideration any amounts that may be assigned to an Alternate Payee under the terms of a Qualified Domestic Relations Order (QDRO).