

2022 Benefits Enrollment Guide

for Full-Time and Part-Time Employees



Welcome! PNC provides a broad range of competitive benefits designed to support your health and well-being, and to provide financial protection. This is your opportunity to choose the benefits and programs that will be the best fit for you and your family.

Let's get started



Your Enrollment Options at a Glance

The benefits and programs described in this guide are available to full-time (including Reduced Schedule Professionals) and part-time employees, unless otherwise noted. For information about resources and how to enroll, refer to [pages 9](#) and [10](#).

For information about *all* of PNC's benefits and programs (including retirement and other benefits that aren't part of your initial health and welfare enrollment), visit pncbenefits.com.

For full-time and part-time employees

- **Medical and Prescription Drug**
(Health Choice option and carrier)
- **Health Savings Account (HSA)**
- **Dental**
- **Vision**
- **Voluntary Coverage:
Pet, Home and Auto Insurance**

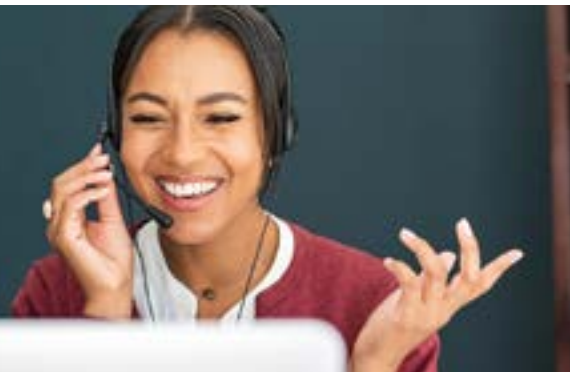
For full-time employees only

- **Optional Life Insurance**
- **Spouse Life Insurance**
- **Child Life Insurance**
- **Personal Accident Insurance**
- **Long-Term Disability (buy-up)**
- **Dependent Care Reimbursement Account (DCRA)**
- **Vacation Buy**

To explore your options: Click the “next” button at the bottom of the page, or use the tabs at the top to jump right to a topic of interest. Turn to [page 10](#) for step-by-step instructions on enrolling.

Need Help?

If you have questions about your benefits or need help with enrollment after you read this guide, call the HR Service Center at **877-YOUR PNC (968-7762)**, option 1, from 9 a.m. to 5 p.m. ET weekdays.



Things to consider when enrolling

Tobacco user status: You must confirm your status when you initially enroll in medical coverage, and again each year you have medical coverage going forward. If you don't, you'll pay the extra contribution each pay period. This applies to your covered spouse/domestic partner, too.

Dependent Care Reimbursement Account (DCRA)* and Health Savings Account (HSA) contributions: If you want to contribute to either of these accounts through convenient payroll deductions, you must elect a contribution amount each year (though you can also start, stop or change HSA contributions during the year).

Working spouse contribution: If your spouse/domestic partner has access to medical coverage through their own employer and you cover them under PNC's medical benefits, you'll pay the cost for coverage, plus an extra \$125 per month.

The working spouse contribution does not apply if both you and your spouse/domestic partner work for PNC, your spouse/domestic partner is self-employed or your spouse/domestic partner is enrolled in Medicare.

**For full-time employees*

Hung up on benefits terminology? Check out the [Lingo Game video](#).



Medical and Prescription Drug

Full-time and part-time employees have a choice of **two high-deductible health plan options with a Health Savings Account** feature that offers tax advantages. Both options cover the **same services**, offer the **same carrier/network options** and include **prescription drug coverage** through CVS Caremark. They also both include access to convenient care online or by phone through [Teladoc](#).

Coverage is effective the first day of the month following your hire date. When making your medical election, there are two parts:

1. Choose either **Health Choice 1** or **Health Choice 2**
2. Choose between two of these three medical carriers, depending on where you live: **Aetna**, **Highmark** and **UnitedHealthcare**.

Feature		In-Network			
		Health Choice 1		Health Choice 2	
		You Only	You + Family	You Only	You + Family
Preventive Care		PNC pays 100%			
Deductible		\$1,400	\$2,800	\$2,500	\$5,000
Coinsurance		PNC pays 80% after deductible			
Out-of-Pocket Maximum	Individual	\$3,000	\$3,000	\$5,000	\$6,850
	Family	N/A	\$6,000	N/A	\$10,000
Lifetime Maximum Benefit		None			
Prescription Drug Coverage					
Covered Health Care Reform preventive drugs		PNC pays 100%; deductible does not apply			
Covered preventive drugs		PNC pays 80%; deductible does not apply			
All other covered drugs		PNC pays 80% after deductible			

To see the lists of covered drugs, requirements for drugs in the CVS Caremark Maintenance Choice and/or Generic Step Therapy programs, or details about drugs that require pre-authorization, visit [caremark.com](#). Additional coverage details can be found in the [Medical Benefits Summary Plan Description \(SPD\)](#).

It Pays to Stay In-Network

Be sure to visit each available carrier's website to see if your providers are included in their network. Carriers will vary by location; refer to the UPoint enrollment site (available through [Pathfinder > Benefits](#)) to see the **two carriers** available in your area.

- **Aetna:** [aetna.com](#)
(network name: Aetna Choice POS II)
- **Highmark Blue Cross Blue Shield:** [highmarkbcbs.com](#) (network name: BCBS PPO)
- **UnitedHealthcare:** [uhc.com](#)
(network name: UnitedHealthcare Choice Plus)

Fertility Treatment Through Progyny

If you're enrolled in PNC's medical coverage, you automatically have access to Progyny fertility coverage. Progyny provides comprehensive fertility treatment coverage for all paths to parenthood, leveraging the latest technologies and treatments, access to high-quality care through a premier network of fertility specialists, and personalized support and guidance from dedicated Patient Care Advocates (PCAs). Call Progyny at 844-930-3285 if you have questions or to connect with a PCA for personalized support.

Health Savings Account

A Health Savings Account (HSA) is a special tax-advantaged account that's generally available to those enrolled in PNC's Health Choice 1 or 2. If eligible, the HSA lets you set aside pretax dollars in a bank account that you own. PNC also may make contributions to your PNC BeneFit Plus HSA,* based on your salary and if you participate in the Wellness Rewards Program through Living Well.

*You must be enrolled in a PNC medical option and eligible to participate in the PNC BeneFit Plus HSA to receive HSA contributions from PNC. For purposes of using HSA funds to pay for eligible expenses, a child or domestic partner is considered an eligible family member **only** if they are your federal tax dependent. This is due to federal regulations.

Available PNC Contributions to Your HSA in 2022

PNC Salary-Based Contribution** <i>(annual amount deposited in equal installments throughout the year)</i>			Wellness Rewards <i>(annual amount available for completing eligible wellness activities throughout the year)</i>	
Earnings <i>2020 W-2 earnings (or base salary for those hired in 2021 or 2022)</i>	If you cover only yourself	If you cover eligible family members	For a covered employee	For a covered spouse/domestic partner
Less than \$50,000	\$400	\$900	Up to \$800	Up to \$400
\$50,000 but less than \$100,000	\$100	\$350		
\$100,000 or more	\$0	\$0		

**The amount is prorated if you're enrolled in Health Choice 1 or 2 and the HSA for less than the full year or if you change your participation during the year due to a qualified life event.

While employee pretax HSA payroll contributions are made possible under the terms of the PNC Group Benefit Plan, the HSA itself is not part of the PNC Group Benefit Plan, is not covered by the Employee Retirement Income Security Act of 1974, as amended (ERISA), and is offered by PNC Bank, National Association, independent of the PNC-sponsored employee benefit programs. Although PNC intends to continue its contribution to the HSA, it reserves the right to change, modify, amend or terminate this at any time and for any reason.

IRS Contribution Limits

The 2022 IRS limits for HSA contributions[†] are \$3,650 for individual coverage and \$7,300 for any level of family coverage.

If you'll turn 55 or older in 2022, you can contribute an additional \$1,000.

You can use the money in your HSA to pay for qualified medical, dental and vision expenses now or in the future.

[†]Your contributions plus PNC's contributions combined



Want to learn more about the HSA? Check out the **HSA video**.



Dental

Full-time and part-time employees can choose one of three dental options through Aetna:

- **Preventive Preferred Dental Organization (PPDO)**
- **Preferred Dental Organization (PDO)**
- **Dental Maintenance Organization (DMO)**

Coverage is effective the first day of the month following your hire date.

This chart provides a high-level summary of the features of all three options. For a more complete snapshot, refer to pncbenefits.com or, for detailed coverage information, including limitations, network requirements and more, please refer to the [Dental Benefits Summary Plan Description \(SPD\)](#).



Note: The Aetna website lists the PDO and PPDO as "Dental PPO/PDN with PPO II Network". The DMO is listed as "DMO/DNO".

	Preventive Preferred Dental Organization (PPDO)	Preferred Dental Organization (PDO)	Dental Maintenance Organization (DMO)
Network Visit aetna.com or call 877-238-6200 to find a provider in your network	See any dentist you choose, but you'll typically save money if you use an in-network provider.	See any dentist you choose, but you'll typically save money if you use an in-network provider.	You must select and use a primary-care dentist from the Aetna DMO network before you receive services. Only services received from or referred by your primary-care dentist are covered.
Primary-Care Dentist	Not required	Not required	You must choose a primary-care dentist, selected from Aetna's DMO network.
Annual Deductible	You Only: \$25 If you cover any family members: \$25 individual/ \$50 family	You Only: \$50 If you cover any family members: \$50 individual/ \$150 family	None
Preventive Care (includes checkups and cleanings)	100% covered, not subject to deductible	100% covered, not subject to deductible	100% covered
Basic Services (may include fillings, non-preventive X-rays and root canals; refer to the SPD for details/exclusions)	80% covered after deductible	50% or 80% covered after deductible; varies by service	50% or 100% covered; varies by service
Major Services (includes crowns, bridges, dentures)	Not covered	50% or 80% covered after deductible; varies by service	50% covered
Orthodontia	Not covered	Covered for adults and children; 50% after deductible; separate \$1,500 lifetime max per person	Covered 50% for children only (through age 19)
Annual Maximum Benefit	\$1,000 per person	\$2,000 per person	Unlimited

Vision

Full-time and part-time employees can enroll in vision coverage, administered by UnitedHealthcare (UHC), which includes eye exams, eyeglasses, contact lenses and more. The UHC provider network offers access to popular chains like Walmart, Visionworks, Costco and Target, plus independent retailers, including Warby Parker. Coverage is effective the first day of the month following your hire date. For detailed coverage information, refer to the chart on pncbenefits.com.

This chart is a high-level summary of the features of the vision plan.



Item & Frequency	In-Network	Out-of-Network
Routine Eye Exam Members age 13+: once every calendar year Children through age 12: twice every calendar year Members with diabetes: twice every calendar year	<ul style="list-style-type: none"> You pay \$15 copayment Plan pays the rest 	<ul style="list-style-type: none"> Plan pays up to \$30 You pay the rest
Frames Once every calendar year	<ul style="list-style-type: none"> You pay \$15 copayment Maximum allowance of \$150; 30% discount on amounts over that 	<ul style="list-style-type: none"> Plan pays up to \$45
Eyeglass Lenses Once every calendar year	<ul style="list-style-type: none"> You pay \$15 copayment Optional extras at no additional cost: <ul style="list-style-type: none"> — Standard scratch coating — Standard anti-reflective coating — Polycarbonate lenses — UV coating — Scratch warranty — Tint 	<ul style="list-style-type: none"> Plan pays \$40–\$80 depending on lens type
Contact Lenses Once every calendar year, instead of eyeglasses	<ul style="list-style-type: none"> You pay \$15 copayment for an exam; fitting, evaluation and up to six boxes of formulary lenses at no additional cost Plan pays up to \$150 for contact lenses not on the formulary with UHC and a discount on amounts above that 	<ul style="list-style-type: none"> Plan pays up to \$50
Necessary* Contact Lenses	<ul style="list-style-type: none"> Necessary contact lenses* are covered in full 	<ul style="list-style-type: none"> Plan pays up to \$210
Other Features <ul style="list-style-type: none"> Hearing services: Free hearing consultation, three-year warranty on products, one-year supply of hearing-aid batteries, discounted hearing aids. To learn more, go to uhchearing.com Low vision services: Covered both in-network and out-of-network, with prior approval, up to the plan maximum Access to laser vision correction services (LASIK) at discounted fees through participating providers 		

*As determined by your vision provider, for certain medical conditions (refer to the Vision Summary Plan Description (SPD) for details). Necessary contact lenses are in lieu of contact lenses.

Other Benefits and Programs

Life and Personal Accident Insurance are offered through MetLife.

Life Insurance for Full-time Employees

- **Basic Life Insurance:** Coverage of 1x eligible pay automatically provided at no cost to you.*
- **Optional Life Insurance:** Coverage options of 1x to 7x eligible pay. If you elect coverage of 3x your eligible pay or greater during your initial enrollment, or if you wish to increase or add coverage after your initial enrollment, you will need to provide Evidence of Insurability (EOI).
- **Spouse/Domestic Partner Life Insurance**
 - Coverage options of \$10,000, \$25,000, \$50,000, \$75,000 or \$100,000.
 - Coverage can be increased by one level each year during annual enrollment, if desired.
 - EOI is required for coverage of \$50,000 or greater.
- **Child Life Insurance**
 - One option that provides \$10,000 of coverage for each eligible child.

**If you earn more than \$50,000 in eligible compensation, you have the option to elect only \$50,000 in Basic Life Insurance coverage to avoid imputed income.*

Life Insurance for Part-time Employees

Part-time employees automatically receive company-provided Basic Life Insurance in the amount of \$20,000. (Part-time employees are not eligible to purchase Optional, Spouse/Domestic Partner or Child Life Insurance.)

Personal Accident Insurance (PAI) for Full-time Employees

- **For you:** Coverage options of \$10,000 to \$500,000 (amounts greater than \$300,000 cannot exceed 10x eligible pay).
- **For your family:** Coverage is a percentage of your own coverage level.

Learn more at pncbenefits.com > Health & Life Insurance > Life Insurance.

Teladoc for Care Virtually Anywhere

No matter which carrier you choose for your PNC medical coverage, you'll have access to Teladoc, which offers convenient, low-cost* doctor visits online or by phone from home, work or when traveling in the U.S.** Connect with a doctor 24/7 via phone or video for general medical consultations. For behavioral health consultations with a therapist, appointments are available between 7 a.m. and 9 p.m. ET every day. For dermatology services, you can upload images of a skin issue and receive a treatment plan within two days. Visit teladoc.com/pnc or call 800-Teladoc (835-2362).

**All in-network telehealth services (including Teladoc) are available at no cost from April 1 through Dec. 31, 2022, due to the Consolidated Appropriations Act of 2022.*

****Note:** Limitations apply in some states.

Quick Tip

Be sure to designate a beneficiary for your Life Insurance. Refer to the [2022 Benefits Enrollment Hub](#) on News Online for details.



Did you know?

If you enroll in Optional Life Insurance for yourself, you have access to will preparation and estate resolution services from MetLife Legal Plans for you and your spouse/domestic partner, at no extra charge. Call 800-821-6400 for more information.

Other Benefits and Programs *(continued)*

Disability for Full-time Employees

- Short-term Disability (STD): Coverage is automatically provided at no cost to you the first day of the month after 90 days of continuous, full-time service.
- Long-term Disability (LTD):
 - You automatically receive coverage of 60% of eligible pay.
 - You may elect to buy coverage of up to 70% of eligible pay, up to a maximum benefit of \$10,000 per month.

Dependent Care Reimbursement Account (DCRA) for Full-time Employees

The DCRA is administered by PNC BeneFit Plus, which also administers the HSA, so you can manage both of your accounts in one convenient place, if applicable.

Contribute up to \$5,000 pretax to use for eligible child, adult or elder care expenses so you (and your spouse, if applicable) can work. The deadline to incur eligible expenses is Dec. 31, 2022, or you'll forfeit unused funds. You will have until March 31 of the following year to submit claims.

If you have an HSA included with your PNC medical coverage, you'll use the same debit card for both your HSA and the DCRA. Watch for more information from PNC BeneFit Plus.

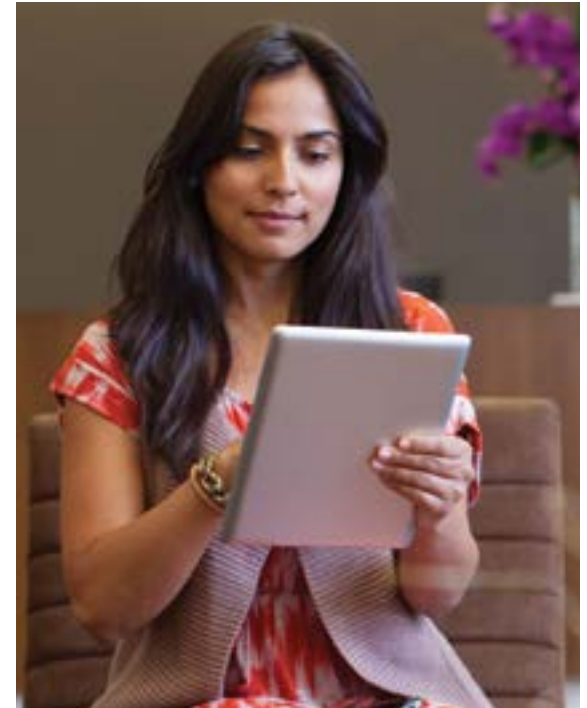
Note: Although the maximum contribution is \$5,000, you may be limited to a lower contribution if you are considered highly compensated, per IRS rules.

Vacation Buy for Full-time Employees

Active full-time and Reduced Schedule Professional (RSP) employees can purchase up to two eight-hour vacation days after completing two years of continuous service with PNC.

Voluntary Coverage: Pet, Home and Auto Insurance

- Pet, home and auto insurance is available through MetLife.
- Pay for coverage through convenient payroll deductions.
- Call MetLife directly at 800-438-6388 any time to enroll at group rates as a PNC employee. (You can enroll outside of your initial enrollment period and annual enrollment.)
- Learn more at [metlife.com/PNC](https://www.metlife.com/PNC).



For More Information About Your Benefits

For information on PNC benefits that are not part of enrollment — such as the Incentive Savings Plan (ISP) 401(k), Pension Plan, Employee Stock Purchase Plan (ESPP), Commuter Benefits Program, Adoption Assistance, Educational Assistance Program, Business Travel/Criminal Acts Insurance and Living Well — visit [Pathfinder](#) or pncbenefits.com.

Resources and Tools

Use this list of resources and tools to help you make your enrollment decisions.

PNC News Online — [the 2022 Benefits Enrollment Hub](#)

- From PNC's intranet, type "2022 Benefits Enrollment Hub" into the search box to connect to all your enrollment resources in one place, including per-pay contribution rates and Reel Talk podcasts that provide important information about PNC's benefits and programs in a way that's quick, convenient and easy to understand.

pncbenefits.com

- **HSA User Guide:** Learn about tax savings, how to use your funds to pay for eligible expenses now, and how to save and invest your HSA dollars as a way to help pay for future health care expenses.
- **Videos:** Get [quick tips for saving money](#) using your benefits, learn [benefits lingo](#) and find out [how HSAs can save you money](#) now and in the future.
- **Benefit Stories:** See examples of how one's personal situation may impact their decisions.
- Refer to the [General Plan Information SPD](#) to see who you can cover and when benefit changes may be allowed.
- **HSA Planning Tool:** See how HSA contributions can add up to help fund your future.

UPoint (the enrollment site) — [available through Pathfinder](#)

- **Health Plan Comparison Charts:** View a side-by-side comparison of the 2022 medical options and see available carriers.
- **Dependent Care Reimbursement Account Estimator** (for full-time employees)
- **Life Insurance and Long-term Disability Estimators** (for full-time employees)

Castlight — Info and Savings at Your Fingertips

Living Well's partnership with Castlight makes it easier to manage your total health and well-being in one convenient place. Once you're enrolled in a PNC medical option, use the power of Castlight to:

- Earn Wellness Rewards you can redeem as contributions to your HSA (see [page 4](#)).
- View your latest (and historical) medical and dental claims.*
- Estimate the cost of services and procedures like office visits, physical therapy, surgeries, lab tests and more.
- Connect to [Teladoc](#) for a telemedicine consultation (general care, dermatology and/or behavioral health).
- Find providers and save them to your Care Team for easy access.
- Compare ratings and reviews of doctors in your plan's network.
- Access an electronic version of your medical and dental ID cards.

There are three easy ways to register with Castlight:

- Go to [Pathfinder > Benefits](#) and click the Castlight logo;
- Visit mycastlight.com/pnc; or
- Text **APP** to **35925** for a link to the Castlight app. Standard data and messaging rates apply.

**Dental claims available only if enrolled in the PDO or Preventive PDO.*



How to Enroll

1. Enroll by the deadline shown on your Enrollment Worksheet. To enroll, go to [Pathfinder](#) (from the PNC intranet or directly at pncpathfinder.com). Under **On Your Radar** at the top of your Snapshot page, select **Enroll in Your Benefits**, or go to the **Benefits** panel and click the **UPoint** logo. No special login required.

Note: For the best possible UPoint browsing experience, please avoid using Internet Explorer 11, which is no longer supported. If your default browser is Internet Explorer 11, you can copy the URL from that window and paste it into Edge, Chrome, Firefox, Safari or another updated browser.

Enroll Using the New Alight Mobile App

To download the new app, go to the [Apple App Store](#) or [Google Play](#) from your mobile device or text **"Benefits"** to **67426** to receive a text* response with a link to download the app. In the **Choose your employer** field, select **PNC**, select **First Time User?**. Follow the prompts to enter a few pieces of information and then set up your user ID, password and phone PIN. Once you enter your user ID and password, you can select the **New Hire benefits enrollment** banner and begin your enrollment.

For help, check out the [Alight Mobile App User Guide](#) available through the **2022 Benefits Enrollment Hub**.

**Standard data and messaging rates may apply.*

2. On the UPoint home page, click the **New Hire benefits enrollment** banner. Or, go to the Message Center (envelope icon in the upper right corner) and click the **Enroll in your benefits** message.
3. On the New Hire Enrollment Welcome page, click **Enroll** to view, compare and enroll in your benefits.
 - If you enroll in medical coverage, make sure to confirm your tobacco user status and elect your HSA contribution.
4. **Add your dependents and beneficiaries** to make sure your eligible family members are covered.
 - If you enroll eligible family members, you must verify their eligibility **or they will be removed from coverage**. Watch your PNC email for information and instructions from HMS (our benefits eligibility verification vendor), and provide required documentation by the deadline provided.
5. When you're ready to submit your elections, select **Confirm**.
6. After you select **Confirm**, you'll receive a confirmation email with your elections and costs. If you need to make changes, call the HR Service Center at **877-YOUR-PNC (968-7762)**, option 1, from 9 a.m. to 5 p.m. ET weekdays, before your enrollment deadline.

For details about when and how you can make changes to your coverage, see the Changing Your Elections section of the [General Plan Information SPD](#).



Can I Change My Benefits During the Year?

The elections you make will be in effect through Dec. 31, 2022. Except for your HSA and 401(k) contributions (which you can change at any time for any reason), the IRS does not permit you to change your coverage during the year outside of the annual enrollment period, unless you have a change in status (also called a qualified life event), such as marriage, divorce, birth or adoption, death of a covered family member or a change in your spouse's/domestic partner's employment that affects benefits. You have 31 days from the date of the status change to report it and request any allowable coverage changes. See the individual [Summary Plan Descriptions](#) on pncbenefits.com for details.

Contacts

HR Service Center	For general questions about your benefits, pay, Employee Relations or other HR services, or for help completing your enrollment, call 877-YOUR-PNC (968-7762), option 1 between 9 a.m. and 5 p.m. ET weekdays.
Medical	Aetna: aetna.com or 800-248-9977 Highmark: highmarkbcbs.com or 800-241-5703 UnitedHealthcare: myuhc.com or 888-510-9566
Prescription Drug	CVS Caremark: caremark.com or 800-268-5104
Health Savings Account	Pathfinder > Benefits > PNC BeneFit Plus HSA > Health Savings Account PNC BeneFit Plus Consumer Services: 844-356-9995. Representatives are available from 8 a.m. to 8 p.m. ET Monday through Friday. You can also email pncbenefitplus@healthaccountservices.com .
Dependent Care Reimbursement Account	Pathfinder > Benefits > PNC BeneFit Plus DCRA PNC BeneFit Plus Consumer Services: 844-356-9995. Representatives are available from 8 a.m. to 8 p.m. ET Monday through Friday. You can also email pncbenefitplus@healthaccountservices.com .
Dental	Aetna: aetna.com or 877-238-6200
Vision	UnitedHealthcare: myuhcvision.com or 800-638-3120
Castlight	<ul style="list-style-type: none"> • Pathfinder > Benefits > Castlight • mycastlight.com/pnc • Download the Castlight app to your mobile device • 800-967-8220 
Advocacy	For help with complex health and benefit issues, coordination of care, unresolved claims or medical bills, access to care and many other health care related issues. HR Service Center: 877-YOUR-PNC (968-7762) , option 1, then say “advocacy”
GuidanceResources Employee Assistance Program (EAP)	The EAP offers comprehensive services for everyday challenges such as parenting, emotional health or financial well-being; help with mental health or relationship issues; and general legal information about landlord/tenant issues, divorce, etc. Call GuidanceResources at 888-999-6768 or go to Pathfinder > Living Well for more information.



Legal Notices

Availability of Summary of Benefits and Coverage (SBC) As an employee, the health benefits available to you represent a significant part of your compensation package. They also help you and your family stay healthy and provide important protection in the case of illness or injury.

To help you more easily compare your health options, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format. A paper copy is available at no charge, by calling 877-968-7762, option 1.

While employee pretax HSA payroll contributions are made possible under the terms of the PNC Group Benefit Plan, the HSA itself is not part of the PNC Group Benefit Plan, is not covered by the Employee Retirement Income Security Act of 1974, as amended (ERISA), and is offered by PNC Bank, National Association, independent of the PNC-sponsored employee benefit programs. Although PNC intends to continue its contribution to the HSA, it reserves the right to change, modify, amend or terminate this at any time and for any reason.

This guide outlines 2022 benefits enrollment for full-time and part-time employees.

None of the information in this guide should be interpreted as a binding commitment on PNC's part with respect to participation in any PNC benefit plans/programs. In addition, PNC's official plan documents and employment policies govern the terms and conditions of each benefit plan or policy and will control in the event of a discrepancy between this information and the official plan documents. PNC reserves the right to change or terminate its benefit plans and policies at any time.

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