



## Employee Benefit Highlights

### APSCUF Faculty and **Coaches**, Nonrepresented, OPEIU, SPFPA Employee Groups

Benefits available to permanent, full-time employees (including temporary, full-time faculty with at least an academic year contract) or permanent, part-time employees (including temporary, part-time faculty with at least an academic year contract) who are scheduled to work every pay period for at least 50% of full-time.

#### Health Care Coverage

Employees are eligible to enroll in the Highmark Preferred Provider Organization Plan (PPOBlue). Newly hired employees pay 18% of coverage cost. Continuation of 18% cost for PPO Blue is contingent on participation in the Healthy U wellness program, with non-participants paying 28% of coverage cost.

	Nonrepresented, OPEIU, and SPFPA		APSCUF Faculty and Coaches	
	In-network	Out-of-network	In-network	Out-of-network
<b>Deductible</b>	\$250 per person, \$500 per family	\$500 per person, \$1,000 per family	\$400 per person, \$800 per family	\$800 per person, \$1,600 per family
<b>Member Coinsurance</b>	10%	30%	n/a	20%
<b>Out-of-Pocket Maximum</b>	\$1,000 per person, \$2,000 per family	\$2,000 per person, \$4,000 per family	n/a	\$3,200 per person, \$6,400 per family
<b>Primary Care Physician Office Visit*</b>	\$15 copay	30% after deductible	\$20 copay	20% after deductible
<b>Specialist Office Visit*</b>	\$25 copay	30% after deductible	\$45 copay	20% after deductible
<b>Urgent Care*</b>	\$25 copay	30% after deductible	\$50 copay	20% after deductible
<b>Emergency Room</b>	\$100 copay (waived if admitted)	\$100 copay (waived if admitted)	\$200 copay (waived if admitted)	\$200 copay (waived if admitted)
<b>Preventive Care*</b>	Plan pays 100% - no deductible	30% after deductible	Plan pays 100% - no deductible	20% after deductible

#### Healthy U Wellness Program

Employees pay substantially lower health care contribution rates if they participate in the Healthy U wellness program. Employees (and enrolled spouses) must complete the Healthy U requirements **each program year** to be eligible for the reduced premium rates.

#### Prescription Drug Coverage

Enrollment in prescription drug coverage is included with your health plan election.

Prescription Drug Tier	Retail Copay (30-day supply)	Mail-Order Copay (90-day supply)
Generic	\$10	\$20
Brand Drugs, Formulary	\$30	\$60
Brand Drugs, Nonformulary	\$50	\$100

#### Dental and Vision Coverage

Offered at no cost to the employee. For APSCUF Faculty, benefits are administered through the Faculty Health and Welfare Fund. For Nonrepresented, OPEIU, SPFPA, and APSCUF Coaches, dental benefits are administered by United Concordia and vision is administered by National Vision Administrators.

#### Flexible Spending Accounts (FSA)

Income withheld before taxes for eventual reimbursement of certain medical and dependent care expenses. The Medical FSA includes a debit card for immediate access to funds. Dependent care funds may be used as contributions are made.

#### Group Life Insurance

Term life policy provided by the State System for permanent employees based on one-time salary up to a maximum of \$40,000 (OPEIU and SPFPA) or \$50,000 (Faculty, Coaches and Nonrepresented).

## Voluntary Long-Term Disability Insurance (LTD)

Income protection equal to 60% of gross annual base salary to a maximum of \$5,000 monthly benefit with an option for a 90-day or 180-day benefit elimination period.

## Voluntary Group Life and Personal Accident Insurance (VGLIP/AD&D)

Additional life insurance coverage and personal accident insurance to help protect against losses due to accidents or death. Premium contributions made through payroll deduction. Maximum employee coverage is five times annual salary up to \$500,000.

## Retirement Plan Options for Employees Hired on/after January 1, 2019 (Choose one)

Visit [www.passhe.edu/retirement](http://www.passhe.edu/retirement) for additional information.

### Alternative Retirement Plan (ARP)

The ARP is a defined contribution plan. Your retirement income is determined by your account balance at the time of retirement, which is comprised of your employee contributions, the employer contributions, and any earnings based on the performance of your investments. Participants are 100% vested from their date of enrollment. You decide how the benefit is paid at your retirement. You can take a one-time lump sum payment, partial distribution payments, or if you like the idea of receiving a guaranteed lifetime income that you cannot outlive, you can convert your ARP retirement monies to a lifetime annuity.

### State Employees Retirement System (SERS)

Under the SERS umbrella there are three different plan options. Two "hybrid" plans where a portion goes to a defined benefit plan that features guaranteed monthly payments and a portion goes to a defined contribution plan where the amount of money you earn depends on the performance of your investments. The third option is a straight defined contribution/investment plan. Participants do not become vested for the employer contributions until you have worked 10 years for the pension plan and three years for the investment plan.

Plan	Employee Contribution	Employer Contribution
Alternative Retirement Plan	5%	9.29%
SERS Class A5 Hybrid Plan	8.25%	2.25% + Pension Fund Calculation*
SERS Class A6 Hybrid Plan	7.5%	2% + Pension Fund Calculation*
SERS Class 40 – Investment Plan	7.5%	3.5%

\*The pension plan employer contribution is calculated each year based on assets and liabilities of SERS pension fund.

There are a few exceptions related to campus police. View the [campus police retirement page](#) for additional information.

## Supplemental Retirement Plan Options

Employees have the option to contribute additional pre-tax funds for retirement. You can choose a **403(b) plan (Tax Sheltered Annuity)**, or the **457(b) plan (Deferred Compensation)**, or participate in both plans. A Roth 457(b) after-tax contribution option is also available.

## State Employee Assistance Program (SEAP)

SEAP is a confidential program which provides a wide range of no-cost services to address a broad range of problems. This program is administered by the Commonwealth's Office of Administration who has contracted with Optum to provide SEAP services. Employees and family members are entitled to up to four (4) counseling sessions at no charge.

## Tuition Waiver

Tuition waiver benefit varies by employee group. View your collective bargaining agreement or contact your human resources office for more information.

## Paid Time Off

Leave benefits are determined by your employee group. Click the employee group below for more details:

[APSCUF Faculty](#)

[APSCUF Coaches](#)

[Nonrepresented](#)

[OPEIU Nurses](#)

[SPFPA Security/Police](#)

This summary highlights the Pennsylvania State System of Higher Education Health Program, Supplemental Benefits Program (non-faculty), Health and Welfare Fund (faculty) and leave entitlements for Pennsylvania State System employees covered by the APSCUF, OPEIU and SPFPA collective bargaining agreements, and Nonrepresented employees. The benefits described are available to most employees; however, certain eligibility requirements must be met.

This summary is provided for general purposes only. Legal Plan Documents and applicable collective bargaining agreements will govern any discrepancies that may arise. For additional information concerning health and supplemental benefits, contact your human resources office. Benefits, benefit levels, and eligibility rules are subject to change.