



## Employee Benefit Highlights

### AFSCME, SEIU and **SCUPA** Employee Groups

Benefits available to permanent, full time employees or permanent, part time employees who are scheduled to work every pay period for at least 50% of full time.

#### Health Care Coverage

##### **Administered by the Pennsylvania Employees Benefit Trust Fund (PEBTF)**

Employees may choose between two Preferred Provider Organization (PPO) plans and a Health Maintenance Organization (HMO) plan available in their service area. Employees are eligible for single only medical coverage for the first 90 days. Employees pay 2.5% of gross salary for benefit coverage. This cost includes enrollment in health, prescription, and supplemental benefits (certain buy-ups/restrictions apply for the first 90 days of employment). New hires that elect to cover dependents pay the full cost for covering dependents in the first 90 days of employment.

	Choice PPO	Basic PPO	Custom HMO
<b>Plan Provider</b>	Aetna	Highmark Blue Shield	Aetna – Western, Central, and Southeastern Geisinger - Northeastern
<b>Deductible</b>	\$400 Single/ \$800 Family	\$1,500 Single/ \$3,000 Family	N/A
<b>Biweekly Buy-Up Cost*</b>	\$12.43 Single/\$32.07 Family	N/A	N/A
<b>Primary Care Physician</b>	\$20	\$20	\$5
<b>Specialist</b>	\$45	\$45	\$10
<b>Urgent Care</b>	\$50	\$50	\$50
<b>Emergency Room</b>	\$200	\$200	\$150

Chart assumes in-network services

\*Employees hired before 8/1/2003 do not pay a buy-up in this plan.

#### **Get Healthy Wellness Program**

Newly benefit enrolled employees will have 45 days to obtain a Get Healthy wellness screening. Employees that do not participate in the voluntary Get Healthy wellness plan will pay an additional 2.5% of biweekly salary.

#### **Prescription Drug Coverage – 90 day waiting period**

Employees and covered dependents may be enrolled after the 90-day waiting period. If you wish to enroll prior to the 90-day waiting period, the following buy-up amounts apply:

- Single \$77.66/pay
- Dependents \$192.66/pay

#### **Supplemental Benefits – 90 day waiting period**

- Vision coverage
- Dental coverage
- Hearing Aid coverage

Visit [www.pebtf.org](http://www.pebtf.org) for more information on your health care coverage.

#### **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 (AFSCME, SEIU and PDA) or \$50,000 (SCUPA).

#### **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.

## 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. Refer to your collective bargaining agreement or contact your human resources office.

## Paid Time Off

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

[AFSCME](#)

[SEIU](#)

[SCUPA](#)

This summary highlights the Employee Health Program, Supplemental Benefits Program, and leave entitlements for Pennsylvania State System employees covered by the AFSCME, SEIU and SCUPA collective bargaining agreements. 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 the applicable collective bargaining agreement will govern any discrepancies that may arise. For additional information concerning health and supplemental benefits, contact the Pennsylvania Employees' Benefit Trust Fund (PEBTF) at (717) 561-4750 or toll-free at (800)522-7279, or at [www.pebtf.org](http://www.pebtf.org). Benefits, benefit levels, and eligibility rules are subject to change.