

# STATE COLLEGE & UNIVERSITY PROFESSIONAL ASSOCIATION (SCUPA) BENEFIT SUMMARY

This brochure highlights the State Employee Health Program, State System of Higher Education Annuitant Health Care Program, Supplemental Benefits Program, and leave entitlements for State System employees covered by the State College and University Professional Association (SCUPA) collective bargaining agreement. The benefits described are available to most employees; however, certain eligibility requirements must be met.

This brochure is provided for general purposes only. Legal Plan Documents will govern any discrepancies that may arise. For additional information concerning health and supplemental benefits, contact the Pennsylvania Employees' Benefit Trust Fund (PEBTF). Benefits, benefit levels, and eligibility rules are subject to change.

## **Basic Health Care and Supplemental Benefits**

### **State Employee Health Program – Active Employees**

#### ***Coverage***

- Employees may choose from:
  - Preferred Provider Organization (PPO) Option
  - Health Maintenance Organization (HMO) Option – Employee must reside within an eligible county (check availability of coverage by county)
  - Consumer Driven Health Plan – effective 1/1/06
  - Basic Option (Blue Cross Medical/Surgical and Major Medical) EFFECTIVE 7/1/03, AVAILABLE ONLY FOR EMPLOYEES CURRENTLY ENROLLED IN THE PLAN
- Survivor benefits for dependents of employees who die as a result of a work-related injury
- Benefits determined by PEBTF Board of Trustees

#### **Supplemental Benefits Program**

- 6 month waiting period
- Prescription Drug Plan
- Vision Plan
- Dental Plan
  - United Concordia Dental PPO (fee for service) – uses Advantage Plus dental network
  - Concordia Plus (dental HMO) – uses DHMO Concordia Plus dental network
- Hearing Aid Plan
- Survivor benefits for dependents of employees who die as a result of a work-related injury
- Benefits determined by PEBTF Board of Trustees

#### ***Eligibility/Contribution***

- For permanent full-time employees hired before **August 1, 2003** who elect coverage:
  - Effective the first full pay period in July 2005 employee contribution for health care - 0.5% of bi-weekly gross salary
  - Effective the first full pay period in January 2007 employee contribution for health care - 1% of bi-weekly gross salary

- For permanent full-time employees hired on or after August 1, 2003 who elect coverage:
  - First 6 Months of Employment
    - Single coverage only in the least costly plan in their county of residence
    - Employee contribution for health care – 1% of bi-weekly gross salary
    - May not elect Basic Option
    - No supplemental benefits
    - May purchase a more expensive plan; must pay cost difference in addition to the employee contribution
    - May purchase health benefits for eligible dependents – in same health plan as employee enrolled
  - Beginning with 7<sup>th</sup> Month of Employment
    - Employee and eligible dependents covered for medical benefits under least expensive plan
    - Employee and eligible dependents receive supplemental benefits
    - Continue to contribute 1% of bi-weekly gross salary
    - May purchase a more expensive plan; must pay cost difference in addition to the employee contribution
- For permanent part-time employees – employees contribute 50% plus an employee contribution at the same percentage rate as permanent full-time employees

## **Annuitant Health Care Program – Retired Employees**

### ***Coverage***

- For annuitants retired 7/1/05 and later
  - Annuitants under age 65 - ClassicBlue/Major Medical coverage (\$500 deductible) with prescription drug card, PPO coverage with prescription drug card, or HMO coverage with prescription drug card
    - Annuitant pays 10% of plan premium under which they are enrolled until he/she reaches age 65 – if annuitant, subsequent to retirement, changes plans or adds or deletes dependents, the dollar amount of contribution will change to conform to the dollar amount of contribution for the most comparable plan and size of contract that was in effect on the date the annuitant retired
  - Annuitants age 65 and over - Signature-65 and Major Medical coverage (\$500 deductible) to supplement Medicare and prescription drug discount card
    - Annuitant pays same flat percentage amount of Signature-65 premiums paid by active employees who are enrolled in the PPO Plan (currently 10%)
- Annuitant benefits continue to include coverage for dependents
- State System pays \$5 toward cost of coverage for annuitants not qualifying under eligibility requirements listed below

### ***Eligibility***

- For employees hired prior to July 1, 1997, when covered employees retire
  - at age 60 with at least 10 years of credited service (may include purchased service)
  - at any age with at least 25 years of credited service (may include purchased service)
  - on approved disability with at least 5 years of credited service (may include purchased service)
- For employees hired July 1, 1997 to June 30, 2004, when covered employees retire
  - at age 60 with at least 15 years of Commonwealth/State System service only
  - at any age with at least 25 years of Commonwealth/State System service only
  - on approved disability with at least 5 years of Commonwealth/State System service only

- For employees hired on or after July 1, 2004, when covered employees retire
  - at age 60 with at least 20 years of Commonwealth/State System service only
  - at any age with at least 25 years of Commonwealth/State System service only
  - on approved disability with at least 5 years of Commonwealth/State System service only

### **Flexible Spending Accounts**

Reduces the amount of taxes paid by designating a portion of salary to an account for eventual reimbursement of certain medical and dependent care expenses. Account balances not used are forfeited.

#### **Medical Reimbursement Account**

- Maximum annual contribution is \$3,500
- Eligible expenses for reimbursement include Major Medical deductibles and amounts in excess of plan allowances or maximums, prescription drug co-payments, PPO, and HMO doctor office visit charges, lasik eye surgery, chiropractic services, most over-the-counter medications and supplies, etc.

#### **Dependent Care Reimbursement**

- Maximum annual contribution is \$5,000 (\$2,500 if you are married and filing a separate income tax return)
- Dependent care must be necessary so that you, and if you are married, your spouse can work or look for work
- Eligible expenses for reimbursement include child care centers that care for six or more children and that meet the IRS definition of a qualified day care center, caregivers for a disabled spouse or dependent who lives with you, babysitters, nursery schools, household expenses provided that a portion of these expenses are incurred to ensure a dependent's well-being and protection

#### ***Eligibility/Contribution***

- Permanent full-time employees
- Permanent part-time employees working at least 50% time
- 100% employee-paid

### **Premium Conversion Plan**

Allows employees who are contributing to the cost of health care to pay those contributions on a pre-tax basis, resulting in higher take-home pay

#### ***Eligibility/Contribution***

All employees enrolled in a health care plan and contributing toward the cost of that plan

## **Group Life Insurance**

### ***Coverage***

- Term life insurance equal to nearest \$1,000 of annual salary
- Minimum coverage \$2,500; maximum coverage \$50,000
- Coverage reduced at age 70 to 65%; coverage reduced at age 75 to 50%
- \$20,000 additional work-related accidental death benefit
- Three-month waiting period
- Right to convert upon termination/retirement

### ***Eligibility/Contribution***

- State System pays 100% for permanent employees
- Dependents ineligible

## **Voluntary Group Life and Personal Accident Insurance**

### ***Coverage***

- Employee term life and personal accident insurance in increments of \$10,000; maximum coverage \$500,000
- Spouse term life and personal accident insurance in increments of \$10,000; maximum coverage \$100,000
- Children term life and personal accident insurance in amounts of \$5,000 or \$10,000

### ***Eligibility/Contribution***

- Permanent full-time employees and dependents
- Permanent part-time employees and dependents, if employee works at least 50% time
- 100% employee-paid

## **Voluntary Long-Term Disability Insurance**

### ***Coverage***

- Income protection equal up to 60% of gross annual base salary
- Amount offset by retirement benefits, workers' compensation, social security, and paid leave with a guarantee of 10% of long-term disability benefit amount or \$100/month, whichever is greater
- Employee may elect either a 90-day or 180-day elimination period
- Cost of living adjustments

### ***Eligibility/Contribution***

- Permanent full-time employees
- Permanent part-time employees working at least 50% time
- 100% employee-paid

## **Annual, Sick, and Personal Leaves**

### **Annual Leave**

- Paid leave earned based on percentage of regular hours paid biweekly and years of service as follows:

Up to one year of service	10.4 days/yr. (4% of hrs. paid)
Over 1 year to 15 years of service	15.6 days/yr. (6% of hrs. paid)
Over 15 years to 25 years of service	20.8 days/yr. (8% of hrs. paid)
Over 25 years of service	26.0 days/yr. (10% of hrs. paid)

- Unused leave may be carried from one year to the next
- 45 day maximum accumulation
- Payment for unused leave at termination/retirement

### **Sick Leave (Includes Bereavement and Sick Family Leave)**

- Paid leave earned at 6% of regular hours paid biweekly which equates to 15.6 days/yr.
- Unused leave may be carried from one year to the next
- 300 days accumulation
- Must contribute 2.6 days annually to sick leave bank
- 3-5 days of leave may be used for death of relative, depending on relationship
- 5 days of leave may be used for sickness in immediate family
- Effective for retirement on or after October 12, 2006 - Payment in accordance with the following schedule for accumulated leave at retirement if certain eligibility is met

<u>Days Accumulated</u>	<u>% Payout</u>	<u>Maximum Days Paid</u>
0 – 100	30%	30
101 – 200	40%	80
201 – 300	50%	150
Over 300 (in last year of employment)	100% of days over 300	13

### **Personal Leave**

- 12-month employees earn 5 days per year
- 9-month employees earn 4 days per year
- No carry-over from previous year
- Payment for unused accrued leave at termination/retirement

### **Holidays**

- 10 paid holidays per year
- Observation of holidays may vary by university

## Retirement

- Choice of:
  - State Employees' Retirement System (SERS)
    - 6.25% employee contribution to SERS
  - Public School Employees' Retirement System (PSERS)
    - 7.5% employee contribution to PSERS
  - Alternative Retirement Plan (ARP)
    - 5.0% employee contribution to ARP
    - Participating ARP companies
      - ING – effective 7/1/03
      - Met-Life – effective 7/1/03
      - TIAA-CREF
      - AIG VALIC – effective 7/1/03
    - Employee may participate in one or more of the ARP companies at one time
- Employer contribution and benefits vary by plan (view the **Retirement Comparison Chart** by visiting the State System's website at [www.passhe.edu](http://www.passhe.edu) keywords "Benefits, "Retirement Plans" )
- Selection of retirement plan must be made within 30 days of date of hire; if no choice is made, employee will automatically default to SERS

## Other Benefits

- Civil Leave With Pay
- Educational Leave With or Without Pay
- Family Care Leave Without Pay
- Military Leave With or Without Pay
- Parental Leave Without Pay
- Work-Related Disability Leave
- Deferred Compensation/Tax Deferral of Leave Payouts
- Direct Deposit of Pay
- PA State Employees Credit Union (1-800-435-6500)
- Savings Bonds Through Payroll Deduction
- State Employee Assistance Program (1-800-692-7459)
- Social Security
- Tax-Sheltered Annuities
- Tuition Waiver
  - Employee (undergraduate credits not to exceed 128 undergraduate credits at university where employed)
  - Spouse and/or dependents (to age 25) (up to first undergraduate degree at university where employed)
- Unemployment Compensation
- Workers' Compensation

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