

# **AFSCME**

## **BENEFIT SUMMARY**

This brochure highlights the State Employee Health Program, Retired Employee Health Program, Supplemental Benefits Program, and leave entitlements for Pennsylvania State System employees covered by the American Federation of State, County, and Municipal Employees (AFSCME) 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**

#### ***Coverage***

##### **State Employee Health Program**

- 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
  - 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

##### **Retired Employee Health Program**

- Various benefit plans available to annuitants under age 65
- 65-Special coverage to supplement Medicare or Medicare HMOs available to annuitants age 65 and over
- Plans to be determined by PEBTF Board of Trustees

## ***Eligibility/Contribution***

### **State Employee Health Program**

- 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

### **Retired Employee Health Program**

- If employee retires July 1, 2005 through June 30, 2008
  - at age 60 with at least 15 years of credited service
  - at any age with at least 25 years of credited service
  - on approved disability with at least 5 years of credited service
    - Will contribute 1% of employee's final annual base salary at the time of retirement
    - Will receive the medical and prescription plan of benefits in effect for active employees
- If employee retires on or after July 1, 2008
  - at age 60 with at least 20 years of credited service
  - at any age with at least 25 years of credited service
  - on approved disability with at least 5 years of credited service
    - Will contribute 1% of employee's final annual base salary at the time of retirement
    - Will receive the medical and prescription plan of benefits in effect for active employees
- State System pays \$5 toward cost of coverage for annuitants not qualifying under above criteria

### **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 co-insurances, 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 \$40,000
- Coverage reduced at age 70 to 65%; coverage reduced at age 75 to 50%
- \$10,000 additional work-related accidental death
- Three-month waiting period
- Right to convert upon termination/retirement

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

- 100% paid for permanent employees
- Other employees 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 three years of service         | 7 days/yr. (2.70% of hrs. paid)  |
| Over 3 years to 15 years of service  | 15 days/yr. (5.77% of hrs. paid) |
| Over 15 years to 25 years of service | 20 days/yr. (7.70% of hrs. paid) |
| Over 25 years of service             | 26 days/yr. (10% of hrs. paid)   |

- Unused leave may be carried from one year to the next
- 45 days maximum accumulation
- Leave in excess of 45 days not used within the first seven pay periods of the new leave calendar year will be converted to sick leave up to the maximum accumulation
- Payment for unused leave at termination/retirement

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

- Paid leave earned at 5% of regular hours paid biweekly which equates to 13 days per year
- Unused leave may be carried from one year to the next
- 300 days accumulation
- 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; additional leave for sickness in immediate family may be used for a serious health condition after meeting certain criteria; additional leave is earned as follows:

### Leave Service Credit

Over 1 year to 3 years  
Over 3 years to 15 years  
Over 15 years to 25 years  
Over 25 years

### Sick Family Allowance

Up to 52.5/56 additional hours (7 days)  
Up to 112.5/120 additional hours (15 days)  
Up to 150/160 additional hours (20 days)  
Up to 195/208 additional hours (26 days)

- Payment in accordance with the following schedule for accumulated leave at retirement or death while in active service if certain eligibility is met:

### Days Accumulated

### % Payout

### Maximum Days Paid

|                                       |                       |     |
|---------------------------------------|-----------------------|-----|
| 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  |

- 100% of unused leave paid to survivor for work-related death

## **Personal Leave**

- Paid leave earned as follows:
  - 1 day in first calendar year of employment
  - 1 day per half calendar year in second year of employment
  - 1 day per calendar quarter in third and subsequent years of employment
- No carry-over from previous year
- Payment for unused accrued leave at termination/retirement

## **Leave Donation Program**

- Permanent employees may donate maximum of 5 days annual and/or personal leave to management employees or union employees whose union has agreed to participate in the plan to be used for catastrophic illness/injury of employee or family member
- Can donate within university or Office of the Chancellor
- Donations may not result in annual leave balances of less than 5 days
- Employees receiving donated leave must use 20 days for the catastrophic illness/injury each year before utilizing donated leave and must use all accrued leave
- Employees may use up to 12 weeks donated leave per year, but not more than 2 consecutive calendar years

## **Holidays**

- 11 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
      - AIG-VALIC
      - ING
      - Met-Life
      - TIAA-CREF
    - 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
- Injury Leave With or Without Pay
- Military Leave With or Without Pay
- Parental Leave Without Pay
- Deferred Compensation/Tax Deferral of Leave Payouts
- Direct Deposit of Pay
- Leave Donation Program (effective January 2004)
- 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 (total waiver at university where employed up to 128 undergraduate credits)
  - Spouse and/or dependents (to age 25) (total waiver at university where employed up to first undergraduate degree)
- Unemployment Compensation
- Workers' Compensation

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