AMERICAN FEDERATION OF STATE, COUNTY, AND MUNICIPAL EMPLOYEES (AFSCME)

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

**Health Care Coverage** through Pennsylvania Employees Benefit Trust Fund (PEBTF)

**MEDICAL COVERAGE** – effective with date of hire or upon enrollment

AFSCME employees may choose between two Preferred Provider Organization (PPO) plans and a Health Maintenance Organization (HMO) plan available in their service area for single only coverage for the first six months. Employees pay 2.0% of gross salary for benefit coverage. 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 surcharge of $62.19 per pay period. New hires that elect to cover dependents pay full cost for covering dependents the first six months of employment. Visit [www.pebtf.org](http://www.pebtf.org) for more information on your health care coverage.

- **Choice PPO** – Plan from Aetna with in-network deductible of $300 single / $600 family; in-network copayments of $20 for primary care physician, $40 specialist, $50 urgent care, and $150 emergency room if not admitted. Employees hired on or after August 1, 2003 may enroll in this plan for an additional plan buy-up cost
- **Basic PPO** – Plan from Highmark Blue Shield with in-network deductible of $1,000 single / $2,000 family; in-network copayments of $20 for primary care physician, $40 specialist, $50 urgent care, and $150 emergency room if not admitted.
- **Custom HMO** – Plan from Aetna in western, central, and southeastern Pennsylvania and Geisinger in northeastern Pennsylvania; There is no deductible for this plan. Most covered services paid in full if care is coordinated by primary care physician; care not coordinated by primary care physician is not covered. Copayments are $5 for the primary care physician, $10 for specialists, $50 for urgent care, and $150 for emergency room if not admitted.

**PRESCRIPTION BENEFITS PROGRAM** – has a 6 month waiting period

Employees may enroll in the prescription drug plan prior to 6 months for a pharmacy buy-up amount of $70.44 per pay period for single coverage. There is also a dependent buy-up prescription drug plan available for $174.76 per pay period. Otherwise, employees and covered dependents may be enrolled after the 6 months waiting period.

**SUPPLEMENTAL BENEFITS PROGRAM** – has a 6 month waiting period

- Vision coverage
- Dental coverage
- Hearing Aid coverage

**Flexible Spending Accounts**

Pay for select medical and child care expenses on a pre-tax basis through payroll deductions. The Medical Reimbursement Account includes a debit card for immediate access.

**Group Life Insurance**

Term life policy provided by the Pennsylvania State System of Higher Education for permanent AFSCME employees is based on one-time salary up to a maximum of $40,000

**Voluntary Long-Term Disability Insurance**

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**

Optional Life and Accidental Death & Dismemberment (AD&D) insurance for eligible AFSCME employees and their family, with premium contributions made through payroll deduction. Maximum employee coverage is five times annual salary up to $500,000.
Retirement Plan Options (Choose one)

Defined Benefit Plan* - State Employees’ Retirement System (SERS)
Retirement income is based on a fixed formula that considers your years of service, age, and final average salary. The retirement benefit amount for vested participants is guaranteed and not affected by the investment earnings of the plan. Participants are 100% vested after 10 years of service (5 years if enrolled prior to January 1st, 2011). Visit the SERS website http://www.sers.pa.gov for more information.

OR

Defined Contribution Plan - Alternative Retirement Plan (ARP)
Retirement income from the ARP plan is determined by your account balance at the time of retirement, which is comprised of your employee contributions (5% of salary), the State System contributions (9.29% of salary) and any investment earnings based on the performance of the investments you choose. Participants are 100% vested from date of enrollment. Employees may enroll in any of the three available vendors, Fidelity, TIAA-CREF or VALIC.

*The Public School Employees’ Retirement System (PSERS) is a defined benefit plan for Pennsylvania’s public school employees. If you are a current member of PSERS, the State System is able to continue your enrollment in PSERS or you may elect SERS and opt for multiple service which combines service in both SERS and PSERS to receive a single retirement benefit, or you may enroll in the ARP plan.

Supplemental Retirement Plan Options
Pennsylvania State System of Higher Education AFSCME employees have the option to contribute additional pre-tax funds for retirement. You can choose either or both a 403(b) plan (Tax Sheltered Annuity) and/or the 457 plan (Deferred Compensation). Roth 457 after-tax pay option is also available.

State Employee Assistance Program
The State Employee Assistance Program (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 United Behavioral Health (UBH) to provide SEAP services. Employees and family members are entitled to up to three (3) counseling sessions at no charge. SEAP’s phone number is 1-800-692-7459.

Tuition Waiver
- The employee is entitled to total waiver at the university where they are employed up to 128 undergraduate credits
- The employee’s spouse and/or dependents (to age 25) are entitled to total waiver at the university where the employee is employed up to the first undergraduate degree

Annual Leave
Paid leave is earned based on a percentage of regular hours paid bi-weekly and the AFSCME employee’s years of service. Newly hired employees are entitled to 7 days annually in the first three years of service.

Sick Leave
Paid leave is earned at 4.24% of regular hours paid bi-weekly which equates to 11 days annually.

Personal Leave
- 1 day in the first calendar year of employment
- 1 day per half calendar year in the second year of employment
- 1 day per calendar quarter in third and subsequent years of employment
(Additional one day of personal leave for employees with more than one year of service who use no sick leave during the leave calendar year)

This summary highlights the 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 summary is provided for general purposes only. Legal Plan Documents and the AFSCME 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. Benefits, benefit levels, and eligibility rules are subject to change.