

PA State System of Higher Education

Benefit Highlights

EFFECTIVE JANUARY 1, 2017

ASSOCIATION OF PENNSYLVANIA STATE COLLEGE AND UNIVERSITY FACULTIES (APSCUF)

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

Health Care Coverage

MEDICAL COVERAGE – effective with date of hire

Faculty members may enroll in Highmark Preferred Provider Organization (PPOBlue). Newly hired employees pay 18% of coverage cost. Continuation of 18% cost for PPO Blue is contingent on participation in wellness program with non-participants paying 28% of coverage cost.

For employees hired on or after July 1, 2013 – if spouse is eligible for coverage under their own employer's plan, they are required to enroll in their own employer's plan as their primary coverage as a condition for eligibility for secondary coverage under the State System plan.

- PPOBlue – Plan from Highmark Blue Shield includes in-network office visits with co-payments and services at 100% with network deductible of \$400 single / \$800 family and no coinsurance; deductible of \$800 single / \$1,600 family and 20% coinsurance applied to out-of-network providers.

PRESCRIPTION DRUG COVERAGE

Prescription drug coverage is included as part of the medical coverage, administered by Highmark Blue Shield and includes both retail and mail-order pharmacy coverage. Co-payments of \$10 (generic), \$30 (brand name formulary) and \$50 (brand name non-formulary) for retail.

FACULTY HEALTH AND WELFARE COVERAGE

Administered by the Faculty Health and Welfare Fund for dental and vision benefits. Benefits are funded through employer contributions.

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 faculty members is based on one-time salary up to a maximum of \$50,000

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 faculty members 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 faculty members 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

- Faculty members are entitled to a total waiver at any of the 14 State System universities
- Spouse or same-sex domestic partner is entitled to a total waiver at the university where the faculty member is employed up to the first undergraduate degree
- Children including children of same-sex domestic partner are entitled to a total waiver at the university where the faculty member is employed; 50% waiver at State System universities other than at the university where faculty member is employed. This waiver is up to the first undergraduate degree or until they reach age 25.

Sick Leave

- Permanent faculty members accrue 15 days leave for each academic year of service
- Permanent part-time faculty members accrue leave on a pro-rated basis
- Temporary faculty members appointed full-time for one academic year accrue and may use 15 days leave during academic year
- Temporary faculty members appointed full-time for one academic semester accrue and may use 7.5 days leave during the semester
- Temporary part-time faculty members accrue one day of leave per semester

This summary highlights the Pennsylvania State System of Higher Education Health Program and Health and Welfare Fund for State System faculty members covered by the Association of Pennsylvania State College and University Faculties (APSCUF) collective bargaining agreement. The benefits described are available to most faculty; however, certain eligibility requirements must be met.

Information is provided for general purposes only. Legal Plan Documents will govern any discrepancies that may arise. For additional information concerning these benefits, contact your human resources office. Questions on health and welfare fund benefits should be addressed to the Faculty Health and Welfare Fund. Additional information is also available at http://www.passhe.edu/inside/hr/syshr/Pages/unit_info.aspx?q=apscuf. Benefits, benefit levels, and eligibility rules are subject to change.