



Employee Benefit Highlights

APSCUF Faculty and Coaches, Nonrepresented, OPEIU, SPFPA Employee Groups

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

Health Care Coverage

Employees are eligible to enroll in the Highmark Preferred Provider Organization Plan (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.

	Nonrepresented, OPEIU, and SPFPA		APSCUF Faculty and Coaches	
	In-network	Out-of-network	In-network	Out-of-network
Deductible	\$250 per person, \$500 per family	\$500 per person, \$1,000 per family	\$400 per person, \$800 per family	\$800 per person, \$1,600 per family
Member Coinsurance	10%	30%	n/a	20%
Out-of-Pocket Maximum	\$1,000 per person, \$2,000 per family	\$2,000 per person, \$4,000 per family	n/a	\$3,200 per person, \$6,400 per family
Primary Care Physician Office Visit*	\$15 copay	30% after deductible	\$20 copay	20% after deductible
Specialist Office Visit*	\$25 copay	30% after deductible	\$45 copay	20% after deductible
Urgent Care*	\$25 copay	30% after deductible	\$50 copay	20% after deductible
Emergency Room	\$100 copay (waived if admitted)	\$100 copay (waived if admitted)	\$200 copay (waived if admitted)	\$200 copay (waived if admitted)
Preventive Care*	Plan pays 100% - no deductible	30% after deductible	Plan pays 100% - no deductible	20% after deductible

Healthy U Wellness Program

Employees pay substantially lower health care contribution rates if they participate in the Healthy U wellness program. This program must be completed **each program year** to be eligible for the reduced premium rates. Employees (and enrolled spouses) must complete the online Wellness Profile (worth 30 Healthy U points) and participate in other wellness activities/programs to earn a total of 70 Healthy U points each wellness plan year.

Prescription Drug Coverage

Enrollment in prescription drug coverage is included with your health plan election.

Prescription Drug Tier	Retail Copay (30-day supply)	Mail-Order Copay (90-day supply)
Generic	\$10	\$20
Brand Drugs, Formulary	\$30	\$60
Brand Drugs, Nonformulary	\$50	\$100

Dental and Vision Coverage

Offered at no cost to the employee. For APSCUF Faculty, benefits are administered through the Faculty Health and Welfare Fund. For Nonrepresented, OPEIU, SPFPA, and APSCUF Coaches, dental benefits are administered by United Concordia and vision is administered by National Vision Administrators.

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 (OPEIU and SPFPA) or \$50,000 (Faculty, Coaches and Nonrepresented).

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 (Choose one)

Defined Benefit*	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 required employee contribution is 6.25% or 9.3% of gross salary depending on the class of service elected. 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.
Defined Contribution	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 with any of the three available vendors, Fidelity, TIAA 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

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 plan (Deferred Compensation)**, or participate in both plans. Roth 457 after-tax pay 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 three (3) counseling sessions at no charge.

Tuition Waiver

Tuition waiver benefit varies by employee group. View your collective bargaining agreement or contact your human resources office for more information.

Paid Time Off

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

[APSCUF Faculty](#)

[APSCUF Coaches](#)

[Nonrepresented](#)

[OPEIU Nurses](#)

[SPFPA Security/Police](#)

This summary highlights the Pennsylvania State System of Higher Education Health Program, Supplemental Benefits Program (non-faculty), Health and Welfare Fund (faculty) and leave entitlements for Pennsylvania State System employees covered by the APSCUF, OPEIU and SPFPA collective bargaining agreements, and Nonrepresented employees. 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 applicable collective bargaining agreements will govern any discrepancies that may arise. For additional information concerning health and supplemental benefits, contact your human resources office. Benefits, benefit levels, and eligibility rules are subject to change.