PA State System of Higher Education
Benefit Highlights

PENNSYLVANIA DOCTORS ALLIANCE (PDA) EMPLOYEES

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 the Pennsylvania Employees Benefit Trust Fund (PEBTF)

MEDICAL COVERAGE – effective with date of hire or upon enrollment

PDA employees may choose between the Preferred Provider Organization (PPO) plan, a Health Maintenance Organization (HMO) plan available in their service area, or the Consumer Driven Health Plan (CDHP).

Employees pay 5.0% of salary for coverage cost until they begin optional participation in the Get Healthy wellness plan, which will reduce contributions to 2.0% of salary with non-participants paying 5.0% of salary for coverage cost. Employees hired on August 1, 2003 and after pay an additional buy-up plan cost for the PPO plan. New hires that elect to cover dependents pay full cost for covering dependents in the first six months of employment.

- PPO – Plan from Highmark Blue Shield includes office visits for in-network at $15 co-payment for the primary care physician, $25 copayment for specialists, and services at 100% with no annual deductible or coinsurance; deductible and coinsurance applied to out-of-network providers.
- HMO – Most covered services paid in full if care is coordinated by primary care physician; care not coordinated by primary care physician is not covered. Co-payments are $15 for the primary care physician and $25 for specialists.
- CDHP – Most covered services paid in full if care is provided in-network after meeting a $1,500 (single)/$3,000 family deductible. The PEBTF contributes $1,000 (single)/$2,000 (family) per year into a Health Reimbursement Account (HRA) – therefore, the out-of-pocket maximum in-network is $500 for single or $1,000 for family annually.

SUPPLEMENTAL BENEFITS PROGRAM – has a 6 month waiting period for new hires

- Prescription drug coverage
- 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 PDA 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 PDA 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 PDA 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
University policy on tuition waiver applies.

Annual Leave
Paid leave is earned based on a percentage of regular hours paid bi-weekly and the PDA employee’s years of service. Newly hired employees are entitled to 10 days in the first year of service.

Sick Leave
Paid leave is earned at 5% of regular hours paid bi-weekly which equates to 13 days annually.

Personal Leave
Five (5) personal days are earned annually.

This summary highlights the Employee Health Program, Supplemental Benefits Program, and leave entitlements for Pennsylvania State System employees covered by the Pennsylvania Doctors Alliance (PDA) 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 PDA 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.