SECURITY, POLICE AND FIRE PROFESSIONALS OF AMERICA (SPFPA)

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

**MEDICAL COVERAGE — effective with date of hire**

SPFPA employees are eligible to enroll in the 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 or same-sex domestic partner are 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.

PPO Blue Plan from Highmark Blue Shield includes:

- In-network benefits include office visits subject to applicable copayment; $250 individual/$500 family annual deductible; 10% coinsurance after satisfying deductible; and preventive services at 100%

- Out-of-network benefits include $500 individual/$1,000 family annual deductible; 30% coinsurance after satisfying deductible

**PRESCRIPTION DRUG COVERAGE**

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

**SUPPLEMENTAL BENEFITS COVERAGE**

Includes coverage for dental (administered by United Concordia) and vision (administered by National Vision Administrators).

**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 SPFPA 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 SPFPA 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](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 SPFPA 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
- Employee is entitled to a total waiver at the university where they are employed, up to 128 undergraduate credits.
- Employee’s spouse and/or dependents (to age 25) are entitled to a total waiver at the university where 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 manager’s years of service. For new hires, employees are entitled to 7 days annually in the first three years of service.

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

Personal Leave
- 1 day in the first calendar year of employment (1 day).
- 1 day per half calendar year in 2nd year of employment (2 days).
- 2 days in first half of calendar year and 1 day in second half of calendar year in 3rd year of employment (3 days).
- 1 day per calendar year in 4th year of employment (4 days).
- 1 day per first, second and fourth quarters of calendar year and 2 days during third quarter of calendar year in 5th and subsequent years of employment (5 days).

This summary highlights the Pennsylvania State System of Higher Education Health Program, Management Benefits Program, and leave entitlements for Security, Police and Fire Professionals of America (SPFPA). The benefits described are available to most employees; 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. Additional information is also available at [http://www.passhe.edu/inside/hr/syshr/Pages/unit_info.aspx?q=spfpa](http://www.passhe.edu/inside/hr/syshr/Pages/unit_info.aspx?q=spfpa). Benefits, benefit levels, and eligibility rules are subject to change.