PA State System of Higher Education
Benefits Summary

FACULTY

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 choose between Highmark Preferred Provider Organization (PPOBlue) or a Health Maintenance Organization (HMO) if they reside in the HMO service area. Newly hired employees pay 15% of coverage cost. Continuation of 15% cost for PPO Blue is contingent on participation in wellness program with non-participants paying 25% of coverage cost.

- PPOBlue – Plan from Highmark Blue Shield includes office visits for in-network at $15 copayment 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 vary by plan.

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. Co-payments of $0 (generic), $15 (brand name formulary) and $30 (brand name non-formulary) for retail.

FACULTY HEALTH AND WELFARE COVERAGE

Administered by the Faculty Health and Welfare Fund and includes coverage for dental, vision, hearing aid, wellness examinations, mammograms. No employee cost. 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 (which has a maximum of $3,500) includes a debit card for immediate access. The Dependent Care Reimbursement Account has a maximum of $5,000

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.

PASSHE
Pennsylvania State System of Higher Education

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

Eligible faculty must elect to participate in one of three retirement options which are the State Employees' Retirement System (SERS), the Public School Employees' Retirement System (PSERS), or the Alternative Retirement Plan (ARP) which includes Fidelity, ING, TIAA-CREF and VALIC as vendor choices.

- SERS requires you to contribute 6.25% or 9.3% of your gross wages, with the State System contributions governed by state law
- PSERS requires you to contribute 7.5% or 10.3% of your gross wages, with the State System contributions governed by state law
- The ARP requires you to contribute 5% of your gross wages, with the State System contributing 9.29%

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). The annual contribution limit is $17,000 (plus an additional $5,500 if you are age 50 or older) in both the 403(b) and 457 plans.

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 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/health.aspx?q=apscuf. Benefits, benefit levels, and eligibility rules are subject to change.