

State Employee Health Program

Plan Options, Coverage, and Contributions:

- ! Preferred Provider Organization (PPO) - Available in the Philadelphia area, in Central PA, and in Northeast PA
 - Allows the member to receive care from any in-network physician or facility. Primary Care Physicians and referrals are not needed.
 - Out-of-network providers can be used, but fees are subject to the annual deductible before any plan payments will be made.
- ! Health Maintenance Organization (HMO)
 - A Primary Care Physician (PCP) must be selected. Most HMOs require that the member obtain a referral from a PCP before receiving care from an in-network specialist. Out-of-network benefits are not available.
- ! Point-of-Service (POS) - Available in Western PA
 - A Primary Care Physician (PCP) must be selected. Referrals are not needed to see a specialist. Out-of-network providers can be used, but fees are subject to the annual deductible before any plan payments will be made.

- ! Enrollees in coverage contribute 1% of biweekly gross salary toward medical and supplemental benefits
- ! First six months of employment the employee receives single medical coverage in the least expensive plan offered in his/her residence county
- ! May purchase medical coverage for eligible dependents for first six months (dependent buy-up) - if dependent coverage is not purchased at this time, eligible dependents may be added effective the seventh month of employment
- ! If coverage is offered to the spouse by his/her employer (regardless of costs or incentives) the spouse is required to participate in his/her employer's insurance plan in order to be enrolled as a dependent on the employee's coverage.
- ! May purchase more expensive medical plan by paying cost difference between plans (plan buy-up)
- ! Medical coverage for the employee and the dependents for which coverage is purchased is effective the first day of employment
- ! Beginning with the seventh month of employment the dependent buy-up is eliminated. Dependents will be covered at no additional cost (above the 1%) if enrolled in the least expensive plan. If the employee selected a more expensive plan, he/she will pay the rate for a family plan (in addition to the 1%).
- ! All employee contributions (1% of biweekly gross salary, plan buy-up, dependent buy-up) are deducted on a before-tax basis
- ! No pre-existing illness clauses
- ! Open enrollment period held annually

Supplemental Health Benefits

Coverage and Contributions:

- ! Beginning with seventh month of employment employee and eligible dependents receive supplemental benefits
- ! Enrollees in coverage contribute 1% of biweekly gross salary (a before-tax deduction) toward medical and supplemental benefits

Dental Plans:

(Delta Dental - Delta Premier / United Concordia - Concordia Plus)

- ! Open enrollment period held annually
- ! *Delta Dental* coverage subject to time limitations / *United Concordia* coverage not subject to time limitations
- ! Preventive and diagnostic services (i.e. exams, diagnosis, x-rays, cleanings) - 100% of UCR allowances
- ! Annual deductible - *Delta Dental* - \$50 per person per year for basic and major restorative services / *United Concordia* - no annual deductible
- ! Basic restorative services (i.e. fillings, oral surgery, endodontics) - *Delta Dental* - 90% of UCR allowances / *United Concordia* - 100% of UCR allowances
- ! Major restorative services (i.e. crowns, inlays, onlays) - *Delta Dental* - 60% of UCR allowances / *United Concordia* - 70% of UCR allowances
- ! Orthodontic services - *Delta Dental* - 70% of UCR allowances - \$1250 lifetime maximum per person / *United Concordia* - 60% of UCR allowances - no lifetime maximum
- ! Annual maximum - *Delta Dental* - \$1000 per person (excludes orthodontics) / *United Concordia* - no maximum

Vision Plan:

(National Vision Administrators)

- ! Vision exam and glaucoma test covered in full at a participating provider - every 12 months
- ! Standard glass / plastic lenses covered in full at a participating provider - every 24 months
- ! Lens options available at a participating provider for the wholesale cost plus 25%
- ! Cosmetic contact lenses available at a participating provider - retail cost minus 25%. Maximum payment by plan is \$50; \$300 maximum for medically required contact lenses or subnormal vision aids
- ! Frames are covered in full to a maximum of \$20 wholesale allowance - every 24 months

- ! If a non-participating provider, payment is made to the employee according to a fee schedule

Prescription Drug Plan:

(National Prescription Administrators / Express Scripts, Inc.)

- ! Mandatory generic reimbursement plan
- ! Three-Tier Plan that uses a list of generic and brand-name drugs to determine the copayment
- ! The copayment will not exceed the actual cost of the drug
- ! Maintenance prescriptions for up to a 90 day supply are available through the mail order pharmacy (Central Fill, Inc.) or through a Rite Aid pharmacy

Hearing Aid Plan:

- ! Plan offers employee and eligible dependents the opportunity to apply for hearing aid reimbursement allowance
- ! Benefit limited to one hearing aid per ear per 36-month period, up to a maximum of \$350 for monaural, \$475 for BiCROS, and \$600 for binaural aids - allowances include coverage for a hearing aid evaluation test

Mental Health and Substance Abuse Program

- ! Benefits are provided by United Behavioral Health (UBH) and include mental health and substance abuse rehabilitation treatment services - both inpatient and outpatient care

State Employee Assistance Program

The Commonwealth provides confidential, no-cost assistance to employees and their families through the State Employee Assistance Program (SEAP). A SEAP intake counselor will aid in evaluating employee issues and determine the best referral for help. SEAP assistance is provided for depression, problems with alcohol and other drugs, legal and financial difficulties, and relationship or other personal issues. Commonwealth employees and family members are entitled to up to three free SEAP sessions per episode for evaluation and referral for continued counseling.

Death Benefits

Group Life Insurance:

(The Prudential Insurance Company of America)

- ! Premiums paid by the Commonwealth
- ! Coverage limited to employees

- ! 90 day waiting period
- ! Term life insurance equal to annual salary rounded to nearest thousand - maximum of \$40,000
- ! Additional \$10,000 if death is job related (not available to Act 101 eligible employees)

Act 101:

- ! Law enforcement officers whose death is related to the performance of their duties are eligible for a \$50,000 survivor benefit to be paid to the spouse, children or parents of the officer.

Miscellaneous:

- ! Payout for positive annual and personal leave
- ! Payout for a percentage of sick leave after seven years of credited service; 100% of sick leave if death is work-related; 30% of sick leave if Act 101 eligible

Supplemental Life Insurance

(The Hartford Life)

- ! Optional insurance available for employees and their spouse and children
- ! Employee may purchase coverage through payroll deductions

Long Term Disability Insurance

(The Hartford Life)

- ! Optional long term disability insurance available for employees
- ! Employee may purchase coverage through payroll deductions

Leaves and Holidays

Annual (Vacation) Leave:

- ! Eligible to use accrued annual leave upon completion of 30 calendar days of employment
- ! Management-level employees may use annual leave which will be earned in the initial year of employment before it is accrued (leave anticipation). Union-covered employees must complete one year of employment before annual leave can be used before it is earned.
- ! One year through three years of service
 - Management-level employees 10 days per year
 - 37.5 hours per week employees 2.89 hrs per pay period

- Union-covered employees 7 days per year
 - 37.5 hours per week employees 2.03 hrs per pay period
 - 40.0 hours per week employees 2.16 hrs per pay period
- ! Four years through fifteen years of service 15 days per year
 - 37.5 hours per week employees 4.33 hrs per pay period
 - 40.0 hours per week employees 4.62 hrs per pay period
- ! Sixteen years through twenty-five years of service ... 20 days per year
 - 37.5 hours per week employees 5.78 hrs per pay period
 - 40.0 hours per week employees 6.16 hrs per pay period
- ! Over twenty-five years service of service 26 days per year
 - 37.5 hours per week employees 7.50 hrs per pay period
 - 40.0 hours per week employees 8.00 hrs per pay period
- ! Forty-five day maximum carry-over
- ! Payment for earned, unused leave at termination of employment

Sick Leave:

- ! Eligible to use accrued sick leave upon completion of 30 calendar days of employment
- ! Upon completion of one year of employment, leave which will be earned in the current calendar year may be used before it is accrued
- ! Approximately 13 days earned annually (37.5 hours per week employees - 3.75 hours per pay period; 40.0 hours per week employees - 4.0 hours per pay period); 300 day maximum carry-over
- ! 5 sick days per year may be used for sick family leave - spouse, parent, child, stepchild, sibling
- ! 5 sick days may be used for bereavement of a spouse, parent, stepparent, child, or stepchild; 3 days may be used for a sibling, grandparent, step-grandparent, grandchild, step-grandchild, blood relative aunt or uncle, or in-laws
- ! Payment for a percentage of earned, unused sick leave upon separation with 25 years of service or normal retirement age with 5 years of service
- ! A Leave Donation Program is available to union-covered employees with at least one year of service who have a lengthy absence due to a serious injury or illness

Personal Leave:

- ! Leave earned upon completion of 150 compensable hours (160 for 40 hour employees) in each accrual period
- ! Leave which will be earned in the current calendar year may be used before it is accrued
- ! Assessment of leave service credit made at the beginning of the leave year
- ! Employees in their first calendar year of employment - 1 day per year
- ! Employees in their second calendar year of employment - 2 days per year - 1 day earned each 2 calendar year
- ! Employees in their third calendar year and thereafter - 4 days per year - 1 day earned each calendar quarter

- ! Must be used in the calendar year in which it was earned; may not be carried into next year
- ! Payment for earned, unused leave at termination of employment

Miscellaneous Leave:

- ! Civil, Administrative, Educational, Military (with or without pay), Parental Leave Without Pay, Sick Leave Without Pay, Family Care Leave Without Pay, Regular Leave Without Pay, etc.

Family and Medical Leave Act:

- ! The Office provides up to 12 weeks of leave without pay with benefits within a rolling 12 month period to employees who meet the requirements of the FMLA.

Holidays:

- ! Paid holidays include New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, Day after Thanksgiving, and Christmas Day.

Retirement

State Employees= Retirement System:

The Pennsylvania State Employees' Retirement System (SERS), established in 1923, is one of the nation's oldest and largest statewide retirement plans for public employees. SERS also ranks among the top public plans in pension assets.

A yearly estimated annuity benefit can be calculated using the following formula provided that an employee is at normal retirement age (age 50 or 60) and does not elect to withdraw any of his/her accumulated deductions upon retirement.

Years of State Service X Final Average Salary
(Usually highest 3 years) X 2.5%

- ! Employee contributes 6.25% of biweekly salary per pay period
- ! State contributes amount necessary to sustain the system
- ! Vesting rights attained after 5 years of State service or 3 years of service upon reaching normal retirement age
- ! Return of employee contributions (plus 4% interest) upon resignation without vesting rights
- ! Normal retirement age 60 / age 50 for criminal law enforcement agents
- ! Disability retirement eligibility upon completion of 5 years of State service / no service requirement for criminal law enforcement agents

! Several options available upon retirement

Deferred Compensation:

(Great West)

The State Employees' Retirement System provides a voluntary Deferred Compensation Program for Commonwealth employees. You can supplement retirement savings by contributing a portion of your salary to the investment option of your choice. Contributions are tax-deferred. The Deferred Compensation Program is overseen by a third party administrator.

Comparable to a 401(k) plan, Deferred Compensation makes it easy for you to save by automatically deducting money from your earnings each pay period. This optional retirement supplement provides employees greater financial freedom upon separation from state employment.

Social Security:

! Employee and employer contributions

Family Care Account Program

This program allows you to set aside up to \$5,000 of your gross salary per year to pay eligible expenses for child or other dependent day care. The money you set aside is exempt from Federal Income and Social Security taxes. Contact the Human Resources Section for more information.

Pennsylvania State Employees Credit Union

State employees and their families are eligible for membership in the Pennsylvania State Employees Credit Union (PSECU). PSECU member services include on-line banking, bill payer service, competitive loan rates, interest-bearing checking accounts, and much more, all free of cost to employees.

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