Faculty (APSCUF) Benefits Orientation
As a new employee of Kutztown University, you have a number of benefit options available to you.

We’d like to take the next few minutes to review those options as well as help you identify where to find more information about those benefits.
PASSHE’s benefit package includes

- Health care plans for
  - Medical
  - Dental
  - Vision
  - Prescription
- Life insurance
- Long-term disability
- Flexible Spending Accounts
- Work related injury expenses
- Retirement
- Tuition Waiver Benefits
Eligibility

- FT for Academic Year
- PT – 50% or more for Academic Year
  - PT premiums for health benefits
  - Split contracts (i.e. 50% Fall, 100% Spring) considered PT for both semesters with PT premiums applied
- One semester contracts not benefit eligible
  - If second qualifying contract later received, benefits eligibility will change
Eligible family members include

- Legal spouse
- Children under 26
  - Natural or legally adopted
  - Stepchildren
  - Legal Wards

The complete listing of Dependent Eligibility Criteria and Documentation Requirements can be found under State System Health Care.
Employees with current hire date on or after 07/01/2013:

- If your spouse is eligible for coverage under their employer’s plan, they are required to be enrolled in their employer’s plan as primary coverage (regardless of cost).
- Can be enrolled in State System benefits for secondary coverage.
- Adult children up to the age of 26 can be covered regardless if offered health coverage through their own employer.
You may enroll in benefits only at specific times:

- During the period of initial eligibility as a new employee or when you first become eligible for benefits
- During the Open Enrollment window
- As a result of a qualifying life event
The Period of Initial Eligibility begins on your date of hire or eligibility and ends 31 days later.

If you do not make an election during your Initial Eligibility, you will need to wait until the next open enrollment period or a qualifying life event to enroll.

Your only chance to enroll in Long-Term Disability or Voluntary Group Life Insurance plans for guaranteed amounts without medical underwriting is during the period of initial eligibility.
Open Enrollment for PASSHE benefits occurs in April or May each year with an effective date of July 1\textsuperscript{st}.

Qualifying or life events are changes in your family status for such things as marriage, divorce, newborn, or loss of other coverage.

- dependents must be added or removed within 60 days of the qualifying life event.
New employees who are eligible for benefits have a number of options from which to choose.

- Medical & Prescription
- Dental & Vision Care
- Long-Term Disability
- Voluntary Group Life Insurance
- Accidental Death & Dismemberment Insurance
- Flexible Spending Accounts
  - The Medical Flexible Spending Account
  - Dependent Care Flexible Spending Account
    - may reduce your tax liability for qualifying expenses.
The medical plan offered to eligible employees is a Preferred Provider Organization or PPO plan called the Highmark Blue Shield PPO Blue plan.
The Preferred Provider Organization or PPO plan offers flexibility

- Members of Highmark Blue Shield PPO Blue plan self-refer to medical providers
- The Blue Shield symbol on your ID card is recognized around the world
  - PPO Blue provides all the services of the Blue Card Worldwide Program which includes access to a worldwide network of health care providers
The PPO plan offers two benefit levels

- one for in-network
- one for out-of-network

There is an annual deductible to be met under both levels for services such as: Inpatient hospitalization; surgery (inpatient & outpatient); non-preventive laboratory & diagnostic services; chemotherapy, radiation therapy, dialysis, infusion therapy; durable medical equipment; hospice, skilled nursing & home health care.

- In-network deductible is half of out-of-network deductible
- Once deductible is met services paid at 100% versus 80% for out-of-network services.
- Deductibles and co-insurance do not apply to in-network qualifying preventive care (covered at 100%) or to services for which a co-pay applies such as physician visits, urgent care, and Emergency Room care.
• In network provider deductibles
  ▪ Single coverage:
    • $400 - once deductible is met, plan pays at 100%
  ▪ Two-party coverage:
    • $800 ($400 for each person) - once deductible is met, plan pays at 100%
    • Multi-party coverage:
      • $800 (aggregate for the family) - once deductible is met, plan pays at 100%
• Out of network provider deductibles
  ▪ Single coverage:
    • $800 – once deductible is met, plan pays at 80%; member responsible for 20% coinsurance
  ▪ Two-party coverage:
    • $1,600 ($800 for each person) - once met plan pays at 80%; member is responsible for 20% coinsurance
  ▪ Multi-party coverage:
    • $1,600 (aggregate for the family) - once met plan pays at 80%; member is responsible for 20% coinsurance

• Information on current deductibles & coinsurance and how they work can be found on the [State System website](https://state-system-website.com)
- Provides coverage away from home
- Services received from providers who are part of the local Blue Shield PPO network across the country are covered at the higher level of benefits
- Services received from providers who are not part of the local Blue Shield PPO network across the country are covered at the lower level of benefits
Prescription drug benefits with Express Scripts are included as part of your medical coverage. Copayments of $10 (generic); $30 (brand name formulary) and $50 (brand name non-formulary) for retail 30-day supply. 90-day supplies available via mail order for $20, $60 & $100.

The Prescription Coverage Summary can be found on the State System website.
Managed prescription coverage program

Managed prior authorization program

Step Audit Programs

Walgreens Specialty Pharmacy
Faculty members with a full-time contract for the academic year will have the option to elect 20 or 26 pays over the A/Y.

Cost of benefits will hinge upon pay option and level of coverage (Single, Two-Party or Multi-Party).

Pay option election form was available on Onboarding.

The benefit premium cost guide is available on the State System website.

**As a new hire, you will receive participant rates for the PPO plan but will need to complete Healthy U Wellness requirements to ensure continued participant rates.
Benefits for A/Y 2020-2021 begin 08/15/20
First Pay of A/Y 2020-2021 will be 09/25/20
Health Benefits over Summer
- FT temporary benefits-eligible faculty must have a reasonable expectation of a FT contract for the next Fall for health benefits over the summer
- Temporary part-time benefits-eligible faculty are not entitled to health benefits over the summer
Faculty not eligible for summer benefits – last day of coverage will be May 21, 2021.
20-pay option faculty who are ineligible for benefits over the summer will receive a refund of a percentage of premium contributions with A/Y final pay
Another benefit available to PASSHE employees is the State Employees Assistance Program or SEAP administered by Optum. SEAP is available 24/7 and they are there to help you with many different issues:

- Counseling
- Legal services
- Financial concerns

You have access to both online and in-person support. SEAP provides you with up to four free sessions with a SEAP counselor for each issue or problem, which may include:

- Alcohol or substance abuse
- Anxiety
- Parenting and family concerns
- Eating disorders
- Depression
- Physical abuse
- Coping with grief or loss
- Marital and relationship problems

* All information is kept confidential
Healthy U is offered to employees enrolled in the Highmark Blue Shield Plans. Healthy U was developed to help you improve your well-being and become more engaged in every aspect of your health. Participation in the program rewards employees through lower premium contributions to their health care plan. *Detailed information on the Healthy U Wellness Program can be found on the [PASSHE website](https://www.pashea.edu).
As a faculty member, dental and vision benefits are available through the PA Faculty Health & Welfare Fund.

During new faculty orientation, you will receive information and enrollment forms for those benefits.
A Flexible Spending Account (FSA) is an account you set up to pre-fund expenses not normally covered by your insurance.
- Anticipated eligible medical expenses
- Medical supplies
- Dependent Care Expenses

The administrator for the State System FSA accounts is Connect Your Care
The Medical Reimbursement account allows you to pay for certain healthcare expenses on a pre-tax basis. You can use the Medical Reimbursement FSA for:

- Copayments
- Deductibles
- Orthodontia
- Glasses

Many other costs not covered by medical, dental and vision plans including some over the counter prescriptions. *(OTC items must be prescribed & filled at a pharmacy)*

Your biweekly healthcare premiums and elective services like cosmetic surgery are not eligible expenses under this plan.
Medical Reimbursement FSA funds are available to you in one lump sum at the beginning of your plan year.

Your FSA funds are deducted before federal and state taxes are calculated on your pay.

Debit cards are issued for immediate access to funds.

Medical Reimbursement FSA
- Carryover up to $500 of unspent healthcare FSA monies combines into the next plan year’s elected amount.
- Have that entire year to incur and submit eligible expenses against those carryover dollars.
The **Dependent Care Reimbursement** account is a flexible spending account for dependent care expenses.

- Employees with dependents in daycare or other programs may be interested in the Dependent Reimbursement FSA.
- Dependent Care Reimbursement FSA funds are only available as they are deducted from your pay.
FSA ENROLLMENT/CHANGES

- Enrollments or changes to your Medical or Dependent Care FSA are possible at three times:
  - Your Period of Initial Eligibility at hire
  - During Open Enrollment
  - when there is a change in family or employment status
    - As defined by IRS regulations

- You specify an annual amount to put into your FSA account(s).

- Amount will be divided by the number of pays for the year
  - Amount is deducted from your pay before federal and state taxes are withheld.
  - Can defer up to $2,700 annually for the Medical FSA
  - Can defer up to $5,000 annually for Dependent Care FSA

*Keep in mind that under IRS rules, you forfeit any funds you do not use during the plan year (other than $500 healthcare carryover under the medical reimbursement account) so plan carefully.
Long-Term Disability

- Help protect you from
  - An unexpected injury or illness that prevents you from working for several months or more.
- State System employees eligible for full benefits may complement the basic university paid leave and benefits policy with employee-paid disability insurance.
  - For guaranteed coverage, you must enroll during your Period of Initial Eligibility.
    - Enrollments outside of the first 31 days after hire will be subject to medical underwriting for enrollment approval.
The State System’s Long-term Disability plan offers two coverage options – 90 day and 180-day waiting periods. Before collecting benefits, you must satisfy the benefit waiting period following your date of disability. Disabled means that because of a covered injury or sickness, you are unable to perform the duties of your regular occupation or are unable to earn 80% or more of your indexed covered earnings. The plan pays a benefit of up to 60% of your monthly covered earnings to a maximum of $5,000 per month. The cost of the Long-Term Disability Insurance is based upon your waiting period, annual salary & pay option.
The State System provides basic life insurance to *Permanent* faculty equal to your annual salary up to $50,000.

Enrollment for *Permanent* faculty is automatic and the State System pays the entire cost of this insurance.
Temporary benefits-eligible faculty and/or permanent faculty can enroll in Voluntary Employee-paid life insurance plan.

**Personal Coverage**
- Coverage amounts in units of $10,000 not to exceed 5X your annual salary or $500,000
- Guaranteed coverage if you enroll within your P.I.E. is $150,000

**Spouse Coverage**
- Your spouse may be covered in units of $5,000 not to exceed $100,000 or the employee’s voluntary life insurance coverage amount.
- Guaranteed coverage if you enroll within your P.I.E. is $25,000

**Children Coverage**
- Must be unmarried, dependent children
- May be covered for $5,000 or $10,000
- Guaranteed coverage is $10,000
Evidence of good health may include a paramedical exam or physician’s statement if:

- You apply for an amount greater than the guaranteed limits, coverage in *excess* of the guaranteed coverage amount
- If you apply for coverage for you and your spouse more than 31 days from the date you become eligible for coverage

Your biweekly premium for coverage depends upon your coverage amount, age and smoking status.

- The higher the coverage amount and the older you are, the higher your premiums will be.
Accidental Death & Dismemberment (AD&D) coverage

- PASSHE offers optional AD&D coverage in the same way Voluntary Employee-Paid Life Insurance Plan is offered.

- Your biweekly premium for AD&D coverage depends upon:
  - the benefit amount and coverage option you select.
    - Information for determining your costs for Voluntary Group Life and AD&D coverage can be found in the [VGLIP Brochure](#).
Workers’ Compensation is a mandatory coverage that is provided to all eligible employees in Pennsylvania. Workers’ Compensation benefits are afforded to employees of the University whose injury or illness arises out of their employment and occurs during the course and scope of their employment with the University. The Notice To All Employees regarding Workers’ Compensation along with a listing of panel physicians was included in Onboarding, and can be found on the KUHR page anytime. A signed Workers’ Compensation Acknowledgement sheet advising of your rights under Workers’ Compensation needs to be returned to Human Resources upon your hire.
Eligible faculty must elect to participate in one of the State System’s retirement plans. Eligible faculty include:

- All *permanent*, full-time and part-time employees.
- Temporary faculty with a full academic year appointment at 50% or more
- Faculty with an existing Commonwealth of PA, State System, or PA Public School Retirement plan

* Retirees of state agencies should contact H.R. as pension benefits may be impacted by employment
Employees have 30 days from the first date of eligibility to select enrollment in either:

- State Employees Retirement System - SERS
- Alternative Retirement Program – ARP

There have been significant changes to the SERS plan recently. Please review the 6-minute video which provides an overview of the retirement plan options.

If an election is not made within 30 days of eligibility, the employee will automatically be enrolled in the State Employees Retirement hybrid plan (SERS).

Once the retirement plan selection has been made, it is irrevocable.
PASSHE offers two voluntary supplemental retirement plans

- Pennsylvania’s Deferred Compensation Plan (457) currently administered by Empower
  - Employees contribute to a long-term savings plan on a pre-tax basis up to amounts allowed by the IRS
- Tax-Sheltered Annuity (TSA) program (403b)
  - TSA vendors are Fidelity and TIAA

- Annual Contribution limit for 2020 for both plans is $19,000 (plus an additional $6,000 for those age 50 or older)

- All PASSHE employees are eligible to participate in either plan and can enroll at any time.
  *There is no employer match on contributions to these plans
Tuition Waiver Eligibility

- **Eligibility**
  - Full-time Faculty in an active pay status with a minimum of 1 academic year appointment
  - Total waiver of tuition at any State System university

- **Spousal**
  - Total waiver of tuition at employing university
  - Limited to first undergraduate degree
Tuition Waiver Eligibility

- **Children**
  - Total waiver of tuition at employing university
  - 50% waiver of tuition at any State System university
  - Until age 25 or first undergraduate degree

- [Tuition Waiver Application forms](#)
Permanent FT Faculty
- 15 days Sick Leave for each A/Y of service
- 2 Personal Days earned 1 each half of year (no carryover)
Temporary FT Faculty for A/Y
- 15 days Sick Leave during A/Y
- 2 Personal Days earned 1 each half of year (no carryover)
Temporary FT Faculty for One Semester
- 7.5 days Sick Leave
- Not Eligible for Personal Days
Temporary PT Faculty
- 1 day Sick Leave per semester
- Not Eligible for Personal Days
On or after your hire date, using your computer logon information, you will have access to PASSHE’s Employee Self Service (ESS) portal for fast and easy payroll elections and benefits enrollment.

Employee Self Service - MY FIRST DAYS
- Online assistance & training manual available on ESS
- For those without internet access, you can request enrollment forms from your H.R. Benefits Office.
Questions?

- If you have a question about your benefits, you can find the answer on the State System benefits website.
- If you need assistance or have a problem with your benefits, please contact our HR Department by calling 610-683-1353 or via our online ticketing system Ask HR.
- Human Resources representatives are there to help you.