

# OFFICE OF ATTORNEY GENERAL COMMONWEALTH OF PENNSYLVANIA

## NEW EMPLOYEE BENEFITS SUMMARY BOOKLET

REVISED OCTOBER 2020



HUMAN RESOURCES SECTION  
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*Important Notice: This booklet is a summary of benefits available to Commonwealth of Pennsylvania employees. It is not an agreement between the commonwealth and any employee. Benefits details are contained in state statutes, collective bargaining agreements, management directives, and contracts with various benefit providers and plan documents. If information in this booklet differs from those documents, the official documents govern.*

**Medical Plan Options, Coverage, and Contributions (Active Employee Health Plan – administered by the Pennsylvania Employees’ Benefit Trust Fund [PEBTF]):**

- Preferred Provider Organization (PPO) – Choice PPO (Aetna) or Basic PPO (Highmark)
  - Allows the member to receive care from any in-network physician or facility. Primary Care Physicians and referrals are not needed.
  - Choice PPO – annual deductible of \$400 single/\$800 family
    - Additional biweekly cost (in addition to percentage listed below) – \$13.02 single/\$33.57 family
  - Basic PPO – annual deductible of \$1,500 single/\$3,000 family
  - Deductible only applies to specific services (x-rays, surgery, blood draws at a facility other than Quest or LabCorp, etc.)
  - Regular and specialist doctor visits are only subject to co-pay
  - Co-pays – \$20 PCP; \$45 Specialist; \$50 Urgent Care; \$200 ER (waived if admitted)
  - 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) – PEBTF Custom HMO (Aetna or Geisinger, depending on county of residence)
  - A Primary Care Physician (PCP) must be selected. The HMO requires that the member obtain a referral from a PCP before receiving care from an in-network specialist.
  - No in-network deductibles.
  - Co-pays - \$5 PCP; \$10 Specialist; \$50 Urgent Care; \$150 ER (waived if admitted)
  - Out-of-network benefits are not available.
- Employees may enroll effective on their first day of employment.
- Employees enrolled in coverage contribute a percentage of their biweekly gross base salary toward medical and supplemental benefits, no matter what plan is chosen.
- Employees may participate in the Get Healthy program to reduce the percentage of their biweekly gross base salary which is paid each pay period.
  - July 1, 2019 through June 30, 2023
    - 2.5% with Get Healthy waiver
    - 5% without Get Healthy waiver
- For the first 90 days of employment, employees may add dependents at an additional biweekly cost.
  - PEBTF Custom HMO – \$372.52
  - Choice PPO and Basic PPO – \$357.80

- After 90 days of employment, the dependent buy-up is removed. For example, an employee starting on January 25, 2021, would no longer pay the dependent buy-up effective on April 25, 2021.
- If a spouse is eligible for medical coverage through their employer, they must take that coverage as primary coverage. They can be covered on the employee's plan as secondary/supplemental coverage.
- Employees may enroll and add dependents at any time throughout the year without a qualifying life event.
- There is an open enrollment period held in the fall, when changes can be made to an employee's plan, dependents can be removed, or coverage may be declined without a qualifying event. The changes would take effect on January 1<sup>st</sup> of the following year.
- Each plan is supported by DMEnson, a company that provides durable medical equipment such as prosthetics, orthotics, crutches, wheelchairs, oxygen, etc. This is automatically included in the medical coverage and there is no need for a separate enrollment to receive these benefits.
- Optum provides mental health and substance abuse treatment services to all employees enrolled in medical coverage.

## Prescription Drug Coverage (CVS Caremark):

- Although the coverage is through CVS Caremark, other in-network pharmacies may be used.
- For the first 90 days of employment, prescription drug coverage can be purchased at an additional biweekly cost.
  - \$80.52 single coverage
  - \$199.77 family coverage
- After 90 days of employment, the buy-up is removed and the coverage cost is included in the medical coverage cost.
- Coverage is based on a three-tier plan that uses a list of generic and brand name drugs to determine the co-pay.

- **2020 Costs**

- Retail 30 Days
  - ◇ Generic – \$15
  - ◇ Preferred Brand – \$40\*
  - ◇ Non-Preferred Brand – \$80\*
- CVS & Mail Order 90 Days
  - ◇ Generic – \$22.50
  - ◇ Preferred Brand – \$60\*
  - ◇ Non-Preferred Brand – \$120\*
- Rite Aid 90 Days
  - ◇ Generic – \$30
  - ◇ Preferred Brand – \$80\*
  - ◇ Non-Preferred Brand – \$160\*
- \*Plus cost difference between brand and generic

## **Supplemental Health Benefits:**

- Provided at no extra cost after 90 days of employment.
- Dental (United Concordia [UCCI] – Advantage Plus Network)
  - The plan pays for up to \$1,500 of dental work per person per calendar year with participating providers.
  - It covers 100% of diagnostic services and preventive care with no co-payment. There will be more savings in out-of-pocket costs when a participating dentist is used.
  - Basic work (i.e., fillings and root canals) is typically covered at 90% after a \$50 deductible. Major work (i.e., crowns and dentures) typically is covered at 60% after a \$50 deductible.
  - Orthodontic lifetime maximum is \$1,750 per person.
- Vision (National Vision Administrators [NVA])
  - Benefits cover one routine eye exam and glaucoma test every 365 days with participating providers.
  - The plan also provides the employee and his/her enrolled dependents with an allowance for lenses or contact lenses every 12 months; frames every 24 months.
- Hearing Aid (PEBTF)
  - The plan covers one hearing aid per ear every 36 months (1,095 days).
  - Monaural hearing aids are covered up to \$900.
  - Binaural hearing aids are covered up to \$1,800.
  - BiCROS and CROS hearing aids are covered up to \$2,400.
- Insurance cards will be mailed for each benefit, with the exception of the hearing aid. If the cards are not received within 30 days of enrollment, contact the PEBTF directly at 1-800-522-7279.

## **Health Care Flexible Spending Account (FSA):**

- The Health Care FSA is an account that lets you reduce your taxable income by setting aside pre-tax funds for out-of-pocket health care expenses. Expenses covered include health plan deductibles, prescription drug copays, costs for medical equipment such as crutches and bandages, over-the-counter medications like pain relief and allergy products, and more.
- Sign up at [www.fsa.ia.gov](http://www.fsa.ia.gov).

**State Employee Assistance Program:**

- The State Employee Assistance Program (SEAP) is a free, confidential assessment and referral service available to you and your family 24/7 to help you deal with emotional or family concerns, alcohol or drug abuse, depression and other behavioral health matters, or financial and legal issues. The majority of commonwealth employees are eligible for SEAP. You are eligible for SEAP from your first day of employment, whether or not you enroll in medical coverage. To access SEAP services, call 800.692.7459.

## Retirement (State Employees' Retirement System [SERS]):

- Enrollment into a plan is mandatory and automatic.
- If you were previously a member of SERS, you will be enrolled into the same plan.
- SERS members prior to January 1, 2011, contribute 6.25% of their gross biweekly salary (pre-tax).
- SERS members from January 1, 2011, through December 31, 2018, contribution rates are below:
  - A3
    - 6.25% contribution rate
    - 2% benefit accrual rate
  - A4
    - 9.3% contribution rate
    - 2.5% benefit accrual rate
  - Employees in A3 or A4 classes are vested after 10 years of service, or 3 years of service after reaching normal retirement age (55 for criminal law agents or 65 for all other employees).
  - All new law enforcement employees will be placed in the A3 or A4 class and are not subject to the new plans listed below.
- SERS non-law enforcement members starting after January 1, 2019, will have three plans to choose from:
  - A5
    - Hybrid plan – defined benefit + defined contribution
    - 8.25% contribution rate
    - 1.25% benefit accrual rate
  - A6
    - Hybrid plan – defined benefit + defined contribution
    - 7.5% contribution rate
    - 1% benefit accrual rate
  - Employees in A5 or A6 classes are vested after 10 years of service, or 3 years of service after reaching normal retirement age of 67
  - Straight Defined Contribution Plan
    - 7.5% contribution rate
    - No retirement benefit
    - No vesting
    - Can “cash out” at retirement/separation
- Employees will receive additional information on the retirement plans in the mail at home about a week after their start date, which will include the enrollment form for an alternative retirement plan selection.

### **Deferred Compensation (Empower Retirement):**

- The commonwealth also makes it easy for you to voluntarily set aside more money for retirement. The State Employees' Retirement System manages a program that allows you to have some of your pay automatically deducted and invested in a variety of investment options.
- You select the amount you want to invest, as long as it is at least \$5 per pay and not more than the annual IRS limit. And you decide which of the available funds to invest in – there are aggressive, moderate and conservative risk profile options along with many other choices.
- Your deferred compensation account has certain tax advantages as outlined in 457(b) of the federal tax code. Since deductions are taken on a pretax basis, you save money because you are not paying federal income tax on your deductions. Or, if you prefer, you can choose the Roth 457 option. You pay taxes now, but do not pay taxes on the gains when you retire.
- To get more information or to enroll in the deferred compensation program, contact the plan administrator, Empower Retirement at 866.737.7457. Learn more at [www.SERS457.com](http://www.SERS457.com).



## Life Insurance:

- Commonwealth-Provided Life Insurance (MetLife)
  - Automatically enrolled after 90 days of employment at no cost to you.
  - In the event of your death, your beneficiaries will receive a sum equal to your annual salary (rounded to the nearest \$1,000), up to \$40,000.
  - You will receive a packet in the mail from MetLife that includes detailed information about the coverage, as well as how to elect your beneficiaries. You can designate your beneficiaries online or by mail after your coverage effective date.
  - For more information, contact MetLife directly at 1-855-972-5433 or visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).
- Optional Life Insurance (Prudential)
  - You can buy additional life insurance for yourself or your dependents with convenient payroll deductions. A group rate has been negotiated with Prudential for you to buy up to five times your annual salary to be paid to your selected beneficiary. Prudential will send an informational packet to your home, which includes details about purchasing coverage for your spouse/domestic partner and children.
  - You must enroll in this coverage within 60 days of starting work or wait until an annual open enrollment period. You can enroll by calling Prudential at 800.893.7316 or by visiting [www.Prudential.com/Pennsylvania](http://www.Prudential.com/Pennsylvania).
- Optional Disability (Prudential)
  - Prudential offers a group rate for long-term disability insurance to commonwealth employees who authorize payroll deductions. If you become disabled and cannot work, purchasing this insurance would allow you to receive 60% of your monthly earnings (reduced for certain other disability income), typically until you reach retirement age. Rates are based on your age and salary. Prudential will send an informational packet to your home.
  - Prudential also offers a group rate for short-term disability insurance. Coverage includes payments equal to 60% of your weekly income (up to \$1,000) and payments may begin after 14 days and last up to 11 weeks.
  - You must enroll in this coverage within 60 days of starting work or wait until an annual open enrollment period. You can enroll by calling Prudential at 800.893.7316 or by visiting [www.Prudential.com/Pennsylvania](http://www.Prudential.com/Pennsylvania).

- Optional Critical Illness Insurance (MetLife)
  - This is a voluntary benefit that can help relieve the financial impact of a sudden, critical health event by providing a lump sum cash benefit if you are diagnosed with a covered critical illness (pre-existing condition limitations may apply).
  - Coverage options of \$10,000, \$20,000, or \$30,000 for employee and spouse/domestic partner/child may be covered for 50% of selected benefit.
  - To enroll, contact MetLife at 1-877-755-7480 x2001 or go to their website at [www.metlife.com/pennsylvania](http://www.metlife.com/pennsylvania).
- To obtain additional information about home and auto insurance, pet insurance, identity theft protection, and other employee discount programs, go to [www.paemployeesavings.com](http://www.paemployeesavings.com).

## Additional Savings Opportunities:

- College Savings
  - You can use payroll deductions to fund Pennsylvania 529 college savings accounts. Named for Section 529 of the federal tax code, these savings accounts provide tax advantages and are a great way to save for college. Before you can begin payroll deductions, you must set up your Pennsylvania Treasury Department account. Visit [www.pa529.com](http://www.pa529.com) to enroll online or download the enrollment form. If you have questions or need assistance, call 800.440.4000.
  - You will get a confirmation letter from the Treasury Department that includes your account number. Using your account number, submit a direct deposit authorization form to the HR Office or visit ESS to add an “other bank” direct deposit payroll deduction. After your original deduction is in place, you are welcome to change it at any time.
- Dependent Care Account Plan (DCAP)
  - In most cases, you can set aside up to \$5,000 annually using pretax payroll deductions to pay for eligible child care expenses, including before and after-school programs and some summer camps. School tuition and overnight camps are excluded. Children must be under 13 years old. In some cases, the funds are available to care for adult dependents.
  - Calendar year funds that are not submitted for reimbursement by the following March are forfeited.
  - Because these deductions are taken on a pretax basis, you save money because you are not paying federal income or Social Security taxes on them.
  - To enroll in DCAP, go to [www.fsa.oe.pa.gov](http://www.fsa.oe.pa.gov).
- PA ABLE Program
  - You can set aside money for disability-related expenses for yourself or an immediate family member.
  - Sign up at [www.paable.gov](http://www.paable.gov).
- Savings Bonds
  - One of the many benefits of savings bonds is that you can purchase them for others, including children and grandchildren. You can elect to have money direct deposited from your pay to purchase U.S. Savings Bonds. Bonds are low-risk savings products that require you to wait a certain period of time in order to reap maximum financial benefits.
  - To use payroll deductions to buy savings bonds, enroll through the Federal Reserve’s “Treasury Direct” program at [www.TreasuryDirect.gov](http://www.TreasuryDirect.gov). Using your account number, submit a direct deposit authorization form to the HR Office or visit ESS to add an “other bank” direct deposit payroll deduction.

## Leave:

- Annual
  - Used for vacations, non-medical time off, etc.
  - Eligible to use after 30 calendar days of employment.
  - Management employees may anticipate annual leave that will be earned in the leave calendar year, beginning after 30 days of employment, at the discretion of the supervisor. Union-covered employees must complete one year of employment before being allowed to anticipate annual leave, at the discretion of the supervisor.
  - Annual leave is carried over from year to year.
    - 45-day maximum carryover for AFSCME and Management employees.
    - 50-day maximum carryover for FOP employees.
    - Any leave above the maximum that is not used prior to the end of the extended leave calendar will be converted to sick leave (as long as the employee is below the maximum sick leave carryover requirement).
  - At termination of employment, regardless of reason, employees are paid out for earned leave available at time of separation.
  - Earned on a “per pay period” basis.
  - Up to 3 years of service:
    - Management
      - ◇ 4.04 hours per pay period
      - ◇ 14 days per year
    - Union
      - ◇ 3.18 hours per pay period (75-hour employees)
      - ◇ 3.39 hours per pay period (80-hour employees)
      - ◇ 11 days per year
  - Over 3 years of service to 15 years of service inclusive:
    - All employees
      - ◇ 5.48 hours per pay period (75-hour employees)
      - ◇ 5.85 hours per pay period (80-hour employees)
      - ◇ 19 days per year
  - Over 15 years of service:
    - All employees
      - ◇ 6.92 hours per pay period (75-hour employees)
      - ◇ 7.38 hours per pay period (80-hour employees)
      - ◇ 24 days per year
  - Over 25 years of service (if hired prior to July 1, 2011):

- All employees
      - ◇ 8.65 hours per pay period (75-hour employees)
      - ◇ 9.23 hours per pay period (80-hour employees)
      - ◇ 30 days per year
- Sick
  - Used for employee illnesses or injuries and medical appointments.
  - Eligible to use after 30 calendar days of employment.
  - Management employees may anticipate sick leave that will be earned in the leave calendar year, beginning after 30 days of employment, at the discretion of the supervisor. Union-covered employees must complete one year of employment before being allowed to anticipate sick leave, at the discretion of the supervisor.
  - Sick leave is carried over from year to year.
    - 300-day maximum carryover for all employees
  - Earned on a “per pay period” basis.
    - Management
      - ◇ 3.75 hours per pay period
      - ◇ 13 days per year
    - Union
      - ◇ 3.18 hours per pay period (75-hour employees)
      - ◇ 3.39 hours per pay period (80-hour employees)
      - ◇ 11 days per year
  - Sick bereavement leave:
    - Used for the passing of a family member
    - 3 or 5 days allowed per occurrence, depending on the relationship of the deceased
    - Deducted from regular sick leave balance
  - Sick family leave:
    - Used to care for an immediately family member during an illness or injury
    - Spouse, same-sex domestic partner, parent, child, stepchild, foster child, child of same sex domestic partner, or sibling
    - 5 days allowed per year
    - Deducted from regular sick leave balance
  - Incentive for employees with more than one year of service who use no sick leave in an entire leave calendar year.
    - Earn half-day (3.75/4.00 hours) for no sick leave use in half of a leave calendar year (13 pay periods).
    - Sick bereavement leave does not count
    - Extra leave is added to the annual leave quota at the beginning of the following leave calendar year
    - All earned leave is available for use on the first day of the following leave calendar year

- Family and Medical Leave Act (FMLA) and Workers' Compensation Leave
  - See attached *Notice to Employees* on each topic.

## Benefits Providers: Contact Information

- Health Benefits Administrator
  - Pennsylvania Employees Benefit Trust Fund (PEBTF)
    - Call: 800.522.7279
    - Online: [www.pebtf.org](http://www.pebtf.org)
  
- Employee Assistance
  - State Employee Assistance Program (SEAP)
    - Referral Line: 800.692.7459 (calls answered 24/7)
    - TTY Line: 800.824.4306
    - Online: [www.liveandworkwell.com](http://www.liveandworkwell.com)
  
- Retirement Plan Administrator
  - State Employees' Retirement System (SERS)
    - Call: 800.633.5461
    - Online: [www.SERS.pa.gov](http://www.SERS.pa.gov)
  
- Deferred Compensation
  - Empower Retirement
    - Call: 866.737.7457
    - Online: [www.sers457.com](http://www.sers457.com)
  
- Group Life Insurance
  - Metropolitan Life
    - Call: 855.972.5433
    - Online: [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)
  
- Voluntary Insurance Products
  - Prudential
    - Call: 800.893.7316
    - Online: [www.prudential.com/Pennsylvania](http://www.prudential.com/Pennsylvania)