



Benefits Summary Booklet

Commonwealth of Pennsylvania

September 2017

HR Service Center*
P.O. Box 824
Harrisburg, PA 17108-0824

Call: 866.377.2672

PA Relay: 711

Interpreter services available by request

* Employees of the Liquor Control Board, Office of the Attorney General, Gaming Control Board, Public Utility Commission, Auditor General, and all other agencies not under the Governor's jurisdiction should contact their local HR office for assistance. Throughout this booklet, where you read instructions to contact or submit information to the HR Service Center, you will contact your agency HR office instead.

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.

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Questions?



HR Service Center
Phone: 866.377.2672
PA Relay: 711
Fax: 717.425.7190

7:00 a.m.-5:00 p.m. | Monday - Friday
Interpreters are available by request.

Need more info?

www.myWorkplace.state.pa.us

No ESS access?

www.myHRonline.pa.gov

Mail to: HR Service Center
P.O. Box 824 | Harrisburg PA 17108-0824

Welcome!

The Commonwealth of Pennsylvania is pleased that you elected to dedicate your professional skills and talents in public service to Pennsylvania's citizens. It is rewarding work, and we are glad you are a part of it.

The commonwealth seeks to provide excellent benefits and great support to our employees. In fact, our benefits typically provide an additional value equal to more than 86% of your pay!

We hope you find this information helpful as you make benefits choices that are right for you and your family. The benefits described in this booklet apply to permanent full-time and permanent part-time employees working at least 50% of full-time hours. If you are a non-permanent or permanent part-time employee working less than 50% of full-time hours, please contact the HR Service Center to discuss which benefits are available to you.

*If you previously worked for the commonwealth,
please contact the HR Service Center
for specific information about your benefits eligibility.*

HR Services for Commonwealth Employees

During the new employee orientation process, you will be provided with additional information about leave benefits, union membership, workers compensation and other programs as appropriate. In general, there are three places that help you manage your human resources issues: your agency's human resources office, the commonwealth's HR Service Center and online employee self service.

- **Agency Human Resources Office** – For as many things as state employees have in common, the places they work and the jobs they do are extremely diverse. Each agency's human resources office is set up differently; some are centralized, while others include field offices located throughout the state.

You will work with your agency's human resources office to receive guidance on leave benefits, attend to your ongoing professional development, help keep your workplace safe and manage other issues.

- **HR Service Center** – From Agriculture to Transportation, commonwealth employees work for more than three dozen different agencies. Despite these differences, many benefits are the same for most state employees. The HR Service Center helps you with many of these common benefits, including health plans, retirement, savings, optional insurance and other programs. This booklet highlights the benefits supported by the HR Service Center.

- **Employee Self Service (ESS)** – Most, but not all, commonwealth employees can get a great amount of information and can complete many tasks online at www.myWorkplace.state.pa.us. During your new employee orientation, you will find out if you will be an ESS user.

Much of the information you see in ESS is customized specifically to you. For example, you can compare and contrast medical plans based on your county of residence and access plan details 24/7 online. You can also submit requests for leave, change your tax withholding, and update a wide array of personal information.

Employees who do not use ESS get extra support from the HR Service Center and agency human resources office. Much of the general information available through ESS is also available at www.myHRonline.pa.gov.

General HR Inquiries

If you have any questions, please call the HR Service Center* at 866.377.2672 from 7:00 a.m. to 5:00 p.m., Monday through Friday. The HR Service Center provides PA Relay service for hearing impaired employees who dial 711. Language interpreters are available by request.

*Employees of the Liquor Control Board, Office of the Attorney General, Gaming Control Board, Public Utility Commission, Auditor General and all other agencies not under the Governor's jurisdiction should contact their local HR office for assistance.

Benefits Providers

The commonwealth contracts with a number of other companies to offer you top notch benefits. You will see names such as CVS Caremark, United Concordia, MetLife, Prudential and others throughout this booklet. Other key benefit partners include:

- **Pennsylvania Employees Benefit Trust Fund (PEBTF)** – Established in 1988, the PEBTF administers health care benefits for approximately 76,000 eligible commonwealth employees and their dependents. It is governed by a Board of Trustees comprised of both commonwealth and union representatives.
- **State Employees' Retirement System (SERS)** – Established in 1923, SERS is one of the nation's oldest and largest statewide retirement plans for public employees and ranks among the top pension plans in the nation. SERS administers both a defined benefit plan and a defined contribution plan. The defined benefit plan is funded through a combination of employee contributions, employer contributions and investment earnings. The defined contribution plan is funded by voluntary employee contributions and investment earnings.

Benefits Providers: Contact Information

Health Benefits	Pennsylvania Employees Benefit Trust Fund (PEBTF)
Administrator	<ul style="list-style-type: none"> ○ Call: 800.522.7279 ○ Online: www.pebtf.org
Employee Assistance	State Employee Assistance Program (SEAP)
	<ul style="list-style-type: none"> ○ Referral Line: 800.692.7459 (calls answered 24/7) ○ TTY Line: 800.824.4306 ○ Online: www.liveandworkwell.com
Retirement Plan	State Employees' Retirement System (SERS)
Administrator	<ul style="list-style-type: none"> ○ Call: 800.633.5461 ○ Online: www.SERS.pa.gov
Deferred Compensation	Empower Retirement
	<ul style="list-style-type: none"> ○ Call: 866.737.7457 ○ Online: www.sers457.com
Group Life Insurance	Metropolitan Life
	<ul style="list-style-type: none"> ○ Call: 855.972.5433 ○ Online: www.metlife.com/mybenefits
Optional Insurance Products	Prudential
	<ul style="list-style-type: none"> ○ Call: 800.893.7316 ○ Online: www.prudential.com/Pennsylvania
	MetLife Home/Auto
	<ul style="list-style-type: none"> ○ Call: 800.438.6388 ○ Online: www.metlife.com/mybenefits
Payroll Deductions/Savings	Savings
	<ul style="list-style-type: none"> ○ Savings Bonds Online: www.TreasuryDirect.gov ○ College Savings Online: www.pa529.com ○ PSLF Online: www.pheaa.org/PSLF Call: 855.265.4038 ○ PA ABLE Online: www.PAABLE.gov Call: 800.440.4000
	Family Care Account Program
	<ul style="list-style-type: none"> ○ Call: 866.377.2672
	State Employee Combined Appeal
	<ul style="list-style-type: none"> ○ Call: 866.377.2672

Questions?



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Getting Started Check List

- Read this booklet for basic information.
- Go to www.myHRonline.pa.gov or, if you have access to employee self service (ESS), visit www.myWorkplace.state.pa.us to review detailed benefit options.
- Choose the programs you would like to enroll (based on eligibility).
- Contact the HR Service Center to ask questions, obtain forms or enroll.
Call: 866.377.2672
Monday through Friday, 7 am – 5 pm
PA Relay: 711
Interpreter services available by request

*Please note:
Health benefits do not begin automatically.
You will need to enroll to begin coverage.*

- If necessary, mail or fax completed forms to the HR Service Center (or to your HR office if your agency is not served by the HR Service Center):

HR Service Center
P.O. Box 824
Harrisburg, PA 17108-0824
Fax: 717.425.7190
- Pay attention and respond to information sent to you in the mail by the Pennsylvania Employees Benefit Trust Fund (PEBTF) and the State Employees' Retirement System (SERS).
- Contact third-party vendors, as indicated in this booklet, for college savings, optional insurances and other programs.

Health Benefits

Health benefits are administered by the Pennsylvania Employees Benefit Trust Fund (PEBTF). **To begin your health coverage, you must enroll.**

When enrolled into health benefits, you pay a health care contribution through payroll deductions. You can lower your contribution by participating in the Get Healthy wellness program. Read the section "Reducing Your Costs" in this booklet.

While some union contracts differ, most employees who elect coverage and participate in the Get Healthy wellness program currently contribute 2.25% of their biweekly gross base salary toward the cost of their health benefits. Effective July 2018 the employee contribution will be 2.5% of gross base salary. Employees who do not participate contribute 2.25% (2.5% effective July 2018) plus a surcharge of \$62.19 biweekly for 2017. The surcharge for 2018 is \$63.62.

Part-time employees have additional costs. Contact the HR Service Center for information on rates.

You can enroll yourself and your **eligible** dependents (see **Dependent Eligibility** below) at any time. Remember, you will need to take action to enroll; your coverage does not begin automatically.

If you are eligible, you may enroll in your choice of medical plans from your first day of employment or any time thereafter:

- **PEBTF Custom Health Maintenance Organization (HMO)**
- **Two Preferred Provider Organization (PPO) options:**
 - **Basic PPO**
 - **Choice PPO** - If you select the Choice PPO, you will pay an additional biweekly plan buy-up cost (unless hired prior to 8/1/2003).

During the first six months of employment, you may add dependent coverage by paying an additional biweekly dependent buy-up cost. After six months of employment, the PEBTF will provide dependent coverage at no charge. If you are enrolled in the Choice PPO, you will continue to pay the plan buy-up and, if you add dependents, you will pay the plan buy-up at the family rate.

*If you previously worked for the commonwealth,
please contact the HR Service Center
for specific information about your benefits eligibility.*

Medical Plans

For medical coverage, you may select from a Health Maintenance Organization, or two Preferred Provider Organization options. You can visit [ESS](#) and select the “Benefits” tab to learn more about the plans available in your county of residence.

- **Preferred Provider Organization (PPO)** provides care through a network of participating medical providers. You pay a co-pay at the time of service (\$20 for primary care office visits and \$40 for specialist office visits, the copay for specialist visits is \$45 for 2018). Some services are subject to an in-network deductible. The Choice PPO has a \$300 individual/\$600 family deductible (\$350 individual/\$700 family deductible for 2018) and the Basic PPO has a \$1,000 individual/\$2,000 family deductible (\$1,200 individual/\$2,400 family deductible for 2018). If you seek services from non-participating providers, you will pay a separate out-of-network deductible first and 30% of the cost thereafter. If you select the Choice PPO, you will pay an additional biweekly plan buy-up cost which has employee-only and family rates.
- **Health Maintenance Organization (HMO)** provides care through a network of participating medical providers. You select a primary care physician to coordinate all of your care. There is no deductible and you pay a small co-pay at the time of service (\$5 for primary care office visits and \$10 for specialist office visits). Except for emergencies, care is usually covered by the HMO only when arranged by the primary care physician. If you seek services outside the network, you are responsible for the full cost. It is imperative that you confirm with the health plan that your providers participate the PEBTF Custom HMO to ensure network coverage.

The PPO and HMO plans are supported by DMEnson Benefit Management, a company that provides durable medical equipment such as crutches, wheelchairs, oxygen, etc. as well as prosthetics, orthotics and medical and diabetic supplies. You do not need to enroll in this coverage separately.

When you enroll in medical coverage, you also have benefits for mental health and substance abuse treatment services. This coverage is provided by Optum.

Dependent Eligibility

Your spouse or qualified domestic partner and dependent children up to age 26 may be eligible for coverage under your health plans. You can read full eligibility information at www.myHRonline.pa.gov > Benefits > Health & Wellness.

Domestic Partners: You can add coverage for your opposite sex or same sex domestic partner and/or any children of your domestic partner. In order to add coverage, you must provide supporting documentation and sign a verification statement affirming that you meet the qualifying criteria. When enrolling a domestic partner and/or their dependents in health benefits, you may be responsible for paying Federal, Social Security and Medicare taxes for the value of these benefits (imputed income). Also, the additional cost for any plan buy-up

and your dependent buy-up, if applicable, may be taken on a post-tax basis in certain situations. Contact the HR Service Center for more information.

If you were hired on or after August 1, 2003:

Your spouse/domestic partner is eligible for benefits through the PEBTF, as primary coverage, only if he or she is **not** eligible for medical or supplemental benefits through his or her own employer. Your spouse/domestic partner must accept his or her employer's medical and/or supplemental benefits even if there is a required employee contribution or a monetary incentive to decline. PEBTF coverage for spouses or domestic partners who are eligible for their own coverage is limited to secondary coverage. This rule does not apply to a self-employed spouse/domestic partner.

You must attest to whether or not your spouse/domestic partner is eligible for coverage through his or her employer as part of the initial enrollment process, and on an annual basis thereafter. Your spouse/domestic partner's employer is required to complete a form if the employer does not provide coverage or your spouse/domestic partner is not eligible for the coverage.

If your spouse/domestic partner is enrolled in a plan with a Health Savings Account (HSA), he or she may not be eligible to enroll in other coverage as secondary. Your spouse/domestic partner should verify with his or her employer prior to enrolling in a PEBTF plan as secondary coverage.

If you were hired before August 1, 2003:

If your spouse/domestic partner has to pay for coverage or is offered an incentive not to take his or her employer's coverage, your spouse/domestic partner does not have to enroll in his or her employer's coverage. PEBTF coverage can be elected as the primary coverage. If your spouse/domestic partner is enrolled in a plan with a Health Savings Account (HSA), he or she may not be eligible to enroll in other coverage as secondary. Your spouse/domestic partner should verify with his or her employer prior to enrolling in a PEBTF plan as secondary coverage.

Full-Time Employee Rates — Single and Family Coverage

	Employee Only Biweekly Cost	Family Biweekly Cost (first six months)	Family Biweekly Cost (after six months)
2017 Rates			
Choice PPO	\$11.54*	\$350.63	\$23.08*
Basic PPO	\$0	\$327.55	\$0
Custom HMO Plans	\$0	\$336.00	\$0

*Employees hired prior to August 1, 2003, do not pay these PPO buy-up costs.

	Employee Only Biweekly Cost	Family Biweekly Cost (first six months)	Family Biweekly Cost (after six months)
2018 Rates			
Choice PPO	\$8.85*	\$358.16	\$23.08*
Basic PPO	\$0	\$335.08	\$0
Custom HMO Plans	\$0	\$343.70	\$0

*Employees hired prior to August 1, 2003, do not pay these PPO buy-up costs.

During your first six months of employment, you are eligible to purchase prescription drug coverage for yourself and eligible dependents for an additional cost. After six months of service, you are eligible for dental, vision and hearing aid benefits as a package of plans known as "supplemental benefits." More details on prescription drug and supplemental benefits are provided in the next section of this booklet.

If you are a permanent part-time employee working at least 50% of full-time hours, the same benefits are available to you – but costs vary. To learn more, please call the HR Service Center.

Reducing Your Cost

Employees can avoid paying the surcharge of \$62.19 for 2017, \$63.62 for 2018 and reduce their biweekly contribution to 2.25% (2.5% effective July 2018) by participating in the PEBTF's Get Healthy *Know Your Numbers* program. This is a wellness screening program that encourages employees to take charge of their health. After your medical plan enrollment is processed, the PEBTF will send you a letter providing additional program details.

To get started, you need to complete your Get Healthy *Know Your Numbers* wellness screening. The wellness screening includes height, weight and blood pressure measurements as well as a blood draw to test for cholesterol and blood glucose (sugar) levels. The informational letter you will receive in the mail from the PEBTF explains how to obtain your wellness screening and will provide you with important deadlines by which you must complete the screenings to avoid the surcharge.

You will need to take action in order to continue your Get Healthy participation and keep the waiver each year by completing the annual wellness screening by December 31st Watch your mail each year for a mailing from PEBTF on the annual requirements.

Enrollment

Remember — you must enroll to begin your health benefits coverage. You can enroll or add dependents at any time during the year. When you enroll, you select your coverage effective date. Your effective date can be up to 60 days prior to the day we receive your

enrollment, but it cannot be earlier than the day you became eligible. If you select a retroactive enrollment date, you may be subject to paying retroactive costs which occur in the first payroll deduction.

To select coverage for yourself only, you can enroll online if you have [ESS](#) access. Simply select your health plan through Benefits > Benefits Enrollment with a current or future effective date. If you would like to cover a spouse/domestic partner and/or dependents, forms and documentation are required. Enrollment packets are available online when you visit [ESS](#) under Forms > Your Enrollment Process. If you do not have internet or [ESS](#) access, call the HR Service Center to select your plan or to request an enrollment packet.

If you experience a qualifying event during the year, you can decline coverage, remove dependents or change your plan selection within 60 days of the event. You can visit [ESS](#) or contact the HR Service Center for more information on qualifying events.

The annual open enrollment period (usually occurring in the fall of the year) is your opportunity to decline coverage, remove dependents, and/or change your plan selection without a qualifying event.

Additional Health Benefits

Prescription Drug Benefits

During your first six months, you are eligible to purchase prescription drug coverage for yourself and eligible dependents for an additional cost (see table below). The biweekly buy-up cost for this coverage is in addition to the employee contribution and any applicable medical plan and/or dependent buy-up(s) you pay when enrolled in any of the PEBTF health benefits. If you are a full-time employee and enroll in medical benefits during your first six months of employment, you will automatically be enrolled in prescription drug benefits and supplemental benefits after six months at no cost to you. If you are a part-time employee there are additional costs for prescription drug and supplemental benefits; as a result, you will not be automatically enrolled in these benefits at any time.

The biweekly buy-up costs for the purchase of prescription drug coverage during your first six months of employment are shown in the table below:

Full Time Employees 2017 Prescription Drug Benefits — in addition to the employee contribution and applicable medical plan/dependent buy-up costs		
	First 6 months of employment	After 6 months of employment
Employee Only Biweekly Cost	\$ 70.44	\$ 0
Family Biweekly Cost	\$174.76	\$ 0

Full Time Employees 2018 Prescription Drug Benefits — in addition to the employee contribution and applicable medical plan/dependent buy-up costs		
	First 6 months of employment	After 6 months of employment
Employee Only Biweekly Cost	\$ 70.04	\$ 0
Family Biweekly Cost	\$173.76	\$ 0

Part-time employees should contact the HR Service for information on the costs and to enroll in these benefits.

Prescription drug benefits are provided through CVS Caremark. You have a wide array of options to fill your prescriptions. You can visit a local CVS retail location, pharmacies within the CVS Caremark network, specialty pharmacy, Rite-Aid pharmacy — or even order through CVS Caremark mail order.

2017 Copayments	Up to 30-day Supply	Up to 90-day Supply		
	Retail Network Pharmacy	CVS Pharmacy	Rite Aid Pharmacy	CVS Caremark Mail Service Pharmacy
Generic	\$10	\$15	\$20	\$15
Preferred Brand Name	\$20*	\$30*	\$40*	\$30*
Non-Preferred Brand Name	\$40*	\$60*	\$80*	\$60*

**The amount indicated is the copay for brand name drugs. If a generic of the drug is available, you also will pay the difference between the generic and brand name prices.*

2018 Copayments	Up to 30-day Supply	Up to 90-day Supply		
	Retail Network Pharmacy	CVS Pharmacy	Rite Aid Pharmacy	CVS Caremark Mail Service Pharmacy
Generic	\$12	\$18	\$24	\$18
Preferred Brand Name	\$30*	\$45*	\$60*	\$45*
Non-Preferred Brand Name	\$60*	\$90*	\$120*	\$90*

**The amount indicated is the copay for brand name drugs. If a generic of the drug is available, you also will pay the difference between the generic and brand name prices.*

Supplemental Benefits (dental, vision, and hearing aid plans)

- If you are a full-time employee and enroll in medical benefits, you automatically will receive even more benefits after six months on the job — prescription drug and the supplemental benefits package consisting of dental, vision and hearing aid plans — at no additional cost to you. A letter will be sent to your mailing address to explain more about your prescription drug and supplemental benefit options at that time. Unless you call the HR Service Center to decline coverage, you will be enrolled automatically in the prescription drug and supplemental benefits at no additional cost. Part-time employees have additional costs for prescription drug and supplemental benefits, and as a result, will not be automatically enrolled. Part-time employees should contact the HR Service Center for information on the costs and enrollment.

If you do not enroll in medical benefits, you can still elect to participate in these additional benefits — but it is not automatic. After you have been on the job for six months, you can enroll by calling the HR Service Center to request prescription drug and/or supplemental benefits. Upon enrollment in any of the health plans (medical, prescription drug, supplemental benefits), most commonwealth employees contribute 2.25% (2.5% effective July 2018) of their biweekly gross base salary toward the cost of benefits plus a surcharge of

\$62.19 for 2017, \$63.62 for 2018, if not participating in the Get Healthy program. If you also want to enroll eligible dependents, you will need to complete an enrollment packet.

- **Dental** — Dental benefits are provided through United Concordia (UCCI). The plan pays for up to \$1,000 of dental work per person per calendar year with participating providers. It covers 100% of diagnostic services and preventive care with no co-payment. You will have less out-of-pocket costs when you use a participating dentist.

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 \$1,250 per person.

- **Vision** — Vision benefits are provided through National Vision Administrators (NVA). Benefits cover one routine eye exam and glaucoma test every 365 days with participating providers. The plan also provides you and your enrolled dependents with an allowance for lenses and frames or contact lenses every 24 months (730 days); children up to age 16 may receive lenses every 12 months (365 days). Contact NVA at 800.672.7723 for more information.
- **Hearing Aid** — Hearing aid benefits are provided by the PEBTF, which 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.

Prescription drug, dental and vision providers will send membership cards to you directly. No card is needed for hearing aid coverage. If you do not receive cards within 30 days of your enrollment date, call the PEBTF at 800.522.7279.

Remember, if you are a full-time employee and you enrolled in medical benefits during your first six months of employment, your prescription drug and supplemental benefits will be added automatically after six months of service. If you did not enroll in medical benefits, you can enroll in prescription drug and/or supplemental benefits — or all three (medical, prescription drug and supplemental benefits) — at any time after your first six months. If you are a part-time employee, you pay additional costs for prescription drug and supplemental benefits and, as a result, you will not be automatically enrolled in these benefits at any time.

If you elect medical and/or prescription drug coverage during your first six months of employment, that coverage will continue. To enroll in prescription drug or supplemental benefits, you must call the HR Service Center. If you also want to enroll eligible dependents, you will need to complete an enrollment packet (available on the [ESS](#) website and at www.myHRonline.pa.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 confidential SEAP services, call 800.692.7459.

Retirement

State Employees' Retirement System

Most employees pay 6.25% of their pay to be invested in the State Employees' Retirement System (SERS). If you have not had previous SERS membership, you will have a one-time opportunity to increase the retirement benefit by 25% by electing a contribution rate of 9.3%. You will have 45 days from the time the new member packet is received to make that final and binding election.

Then, when you meet certain qualifications for retirement, you may choose to receive a payment every month as long as you live. The amount of the payment is determined by a formula that takes into account your retirement age, number of years of credited service and final average salary. The payment is not influenced by the performance of the system's investments or any other factor.

For the majority of commonwealth employees, enrollment in the State Employees' Retirement System is mandatory and automatic. You can learn more by calling 800.633.5461 or visiting www.SERS.pa.gov.

The State Employees' Retirement System will send a new member packet to your home. The packet will contain a beneficiary designation form, which you must complete and return by mail to SERS. Please review all of the information carefully and direct your questions about retirement to the State Employees' Retirement System at 800.633.5461.

Deferred Compensation

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.

Insurance

Commonwealth-Provided Life Insurance

The commonwealth provides life insurance coverage to all permanent employees after 90 days on the job. There is no cost to you for this coverage. In the event of your death, the Metropolitan Life Insurance Company (MetLife) will pay your selected designated beneficiaries a sum equal to your annual salary (rounded to the nearest \$1,000), up to \$40,000.

You will be enrolled automatically; there is nothing you need to do. MetLife will mail to you a new employee packet that includes information on how to designate your beneficiaries. You can designate your beneficiaries online or by mail after your coverage effective date.

If you have questions about this coverage, call MetLife at 855.972.5433 or visit www.metlife.com/mybenefits.

Optional Life Insurance

You can buy additional life insurance for yourself and, if enrolled you can purchase additional coverage for 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 designated 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.

Optional Long-Term Disability

Prudential offers a group rate for long-term disability insurance to commonwealth employees through 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.

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.

Optional Auto & Home Coverage

The commonwealth has negotiated group rates and payroll deduction options for auto and home coverage with MetLife for commonwealth employees. Policy options vary based on your coverage needs. MetLife will send an informational packet to your home.

You can enroll at any time and you need not wait until your current auto and home policies renew. For more information and specific rate quotes, call MetLife at 800.438.6388 or visit www.metlife.com/mybenefits.

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 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 Service Center 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. Most commonwealth employees can do so online by visiting [ESS](#). If you do not have access, call the HR Service Center for assistance.

Public Service Loan Forgiveness (PSLF)

Employees of the commonwealth with eligible student loans may qualify for Public Service Loan Forgiveness (PSLF). This program was created by Congress to encourage individuals to enter and continue work in full-time public service positions. PSLF offers forgiveness on the remaining balance of certain student loans as long as eligibility requirements are met.

To find out more visit <https://myfedloan.org/borrowers/special-programs/pslf>

PA ABLE

The PA ABLE Savings Program (PA ABLE) provides a tax-advantaged way for people with disabilities to plan for a financially secure future, and pay for disability related expenses without jeopardizing eligibility for government benefits.

Up to \$14,000 may be contributed to an ABLE account each year. Earnings will not be taxed as long as withdrawals are used for qualified disability-related expenses and withdrawals may be made at any time.

Employees of the commonwealth may use payroll deduction to contribute to a PA ABLE account. Once a PA ABLE account is established, employees can initiate payroll deduction through the employee self-service portal.

To learn more about the features and benefits of PA ABLE, and to read important disclosures, please visit www.PAABLE.gov.

Family and Child Care Savings

In most cases, you can set aside up to \$5,000 annually using pretax payroll deductions to pay for eligible dependent 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. You must

submit a form along with your receipts for expenses incurred in order to be reimbursed. 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 learn more about the Family Care Account Program (FCAP), visit [ESS](#). To enroll, complete and return the FCAP enrollment packet as instructed. If you do not have access, call the HR Service Center to request the enrollment packet.

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. Using your account number, submit a direct deposit authorization form to the HR Service Center or visit [ESS](#) to add an "other bank" direct deposit payroll deduction.

Charitable Giving

The commonwealth makes it easy to contribute to approximately 1,000 charitable organizations through the annual State Employee Combined Appeal (SECA). Participating organizations offer a wide variety of human services and environmental missions and are reviewed for financial and operational accountability on an annual basis.

You can choose up to ten different organizations and give via a recurring payroll deduction, a one-time payroll deduction, or a check or money order. Payroll deductions must be a minimum of \$1 per pay per organization.

You can sign up at any time by completing and returning the pledge form or by enrolling through [ESS](#) during the active campaign period each fall. General information about SECA is available in [ESS](#).

Credit Union

The majority of commonwealth employees and their families are eligible for membership in the Pennsylvania State Employees Credit Union (PSECU). Member services include free online banking, bill payer service, competitive loan rates, interest-bearing checking accounts and much more. You can learn more and join the credit union online at www.psecu.org.

Union Membership

There are 19 unions that represent more than 60,000 of the commonwealth's employees. Your agency will discuss union-related matters — including dues or “fair share” payments — with you.

Vacation, Sick, Holiday & Other Leave

Your agency will discuss time-related policies and benefits with you.

Questions?



HR Service Center
Phone: 866.377.2672
PA Relay: 711
Fax: 717.425.7190

7:00 a.m.-5:00 p.m. | Monday - Friday
Interpreters are available by request.

Need more info?

www.myWorkplace.state.pa.us

No ESS access?

www.myHRonline.pa.gov

Mail to: HR Service Center
P.O. Box 824 | Harrisburg PA 17108-0824