



New Employee Benefits Summary Booklet

Commonwealth of Pennsylvania

March 2011

HR Service Center
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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.

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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're 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 45% of your pay!

In general, there are three places that help you manage your human resource issues: online employee self service, the commonwealth's HR Service Center, and your agency's human resources office.

- **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-hire orientation, you will find out if you'll 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, once you've elected your benefits, 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 don't use ESS get extra support from the HR Service Center and agencies' human resources offices. Much of the general information available through employee self service is also available at www.myHRonline.state.pa.us.

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- **HR Service Center** – From Agriculture to Welfare, 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 medical, retirement, savings, optional insurance and other programs. This booklet highlights the benefits managed by the HR Service Center.

You are welcome to call the center at 866.377.2672 between 7:00 am – 5:00 pm, Monday through Friday with any questions you have. The center provides services for deaf and hard of hearing employees through PA Relay; dial 711 for 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 bureaus, others are offices; some are centralized, others are disbursed throughout the state.

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

Other key partners in managing your benefits include:

- **Pennsylvania Employees Benefit Trust Fund (PEBTF)** – Established in 1988, the PEBTF administers health care benefits for approximately 80,000 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.

The commonwealth also contracts with a number of other companies to offer you top notch benefits. You'll see names such as Medco, United Concordia, Prudential, Travelers and others throughout this booklet.

The benefits described in this booklet apply to permanent full-time and permanent part-time employees working greater than 50 percent of full-time hours. If you are a nonpermanent or permanent part-time employee working less than 50 percent, please contact the HR Service Center to discuss which benefits are available to you.

We hope you find this information helpful as you make benefits choices that are right for you and your family. If you have any questions, please don't hesitate to give us a call between 7:00 am and 5:00 pm, Monday through Friday.

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Getting Started Check List

- Read this booklet for basic information.
- Go to www.myHRonline.state.pa.us or, if you have access to employee self service, visit www.myWorkplace.state.pa.us to review detailed benefit options.
- Choose the programs you'd like to enroll in.
- Contact the HR Service Center at 866.377.2672 between 7:00 am and 5:00 pm, Monday through Friday, to ask questions, get appropriate forms, or enroll.

Remember! You must enroll in medical benefits within 60 days of hire or you will have to wait until the annual open enrollment period or until you have an appropriate "qualifying life event." You can earn a health care contribution waiver of up to 50% by completing a "Get Healthy" health assessment within 90 days of the effective date of your coverage.

- If necessary, mail or fax completed forms to the HR Service Center:

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- Pay attention and respond to information sent to you in the mail by the Pennsylvania Employees Benefit Trust Fund and the State Employees' Retirement System.
- Contact third-party vendors, as indicated in this booklet, for commuter savings, college savings, optional insurances and other programs.

Health Benefits

Health benefits are provided by the Pennsylvania Employees Benefit Trust Fund (PEBTF). **You must enroll in a medical benefit plan within 60 days of hire;** after 60 days you will be able to add medical coverage only following a qualifying life event or during the annual open enrollment. While some union contracts differ, in general, most employees contribute toward the cost of their health benefits (3% of their biweekly gross base salary).

You are eligible to enroll in a health maintenance organization or the consumer driven health plan from your first day of employment. You are welcome to select the preferred provider organization but will pay an additional \$26.52 (for single coverage) or \$67.09 (for family coverage) per pay. During the first six months you may also opt to add dependent coverage. In 2011, the cost for covering dependents during your first six months of employment is \$230.74 per pay. After six months of employment, the PEBTF will provide dependent coverage at no charge in the least expensive plan.

You are not eligible for prescription drug, dental, vision or hearing aid coverage for the first six months of employment (more details on these supplemental benefits are provided in the next section of this booklet).

Medical

For medical coverage, you may select from health maintenance organizations, a consumer-driven health plan or a preferred provider organization:

- **Health Maintenance Organization (HMO)** provides care through a network of participating medical providers. You select a primary care physician to coordinate all your care. There is no deductible and you pay a small co-pay at the time of service (\$15 for office visits and \$25 for specialists).

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 typically responsible for the full cost.

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- **Consumer Driven Health Plan (CDHP)** combines a high-deductible medical benefit plan with a Health Reimbursement Account. Annual deductibles are \$1,500 for single coverage and \$3,000 for family coverage. The Health Reimbursement Account is funded by the PEBTF and is replenished annually—with \$1,000 for single coverage and \$2,000 for family coverage. In addition, you are provided with a \$500 credit for preventive health screening.

You pay for costs up to the deductible. However, you can use your account to reimburse the deductible costs. After the deductible is met, costs are paid 100%. You can also use your account for expenses such as prescription co-payments, laser eye surgery or weight loss programs. Funds in your account at the end of a year are carried over and can be used in future years.

- **Preferred Provider Organization (PPO)** provides care through a network of participating medical providers. You pay a small co-payment at the time of service (\$15 for office visits and \$25 for specialists). If you seek services from non-participating providers, you must pay for the first \$400 and 30% of the cost thereafter.

The companies that provide these plans vary on a county-by-county basis. You can visit employee self service — available at www.myWorkplace.state.pa.us. Select “Health” to view plans available in your county of residence. If you do not have internet access, call the HR Service Center at 866.377.2672.

The commonwealth’s health plans are supported by DMension, a company that provides durable medical equipment such as prosthetics, orthotics, crutches, wheelchairs, oxygen, etc. You do not need to enroll in this coverage separately. If you need this kind of equipment, please call the PEBTF at 800.522.7279.

When you enroll in medical coverage, you also have benefits for mental health and substance abuse rehabilitation treatment services. This coverage is provided by United Behavioral Health, commonly known as UBH. If you would like more information, visit www.pebtf.org. Select "Member Info" > "Mental Health and Substance Abuse."

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.

If you're a permanent part-time employee working greater than 50% of full-time hours, the same benefits are available to you—but costs vary. To learn more, please call the HR Service Center at 866.377.2672.

Remember! You must enroll in a medical benefits plan within your first 60 days of commonwealth employment. After 60 days you will be able to add medical coverage only following a qualifying life event or during the annual open enrollment.

To Enroll

You must enroll in your medical benefits plan within 60 days of hire. To select coverage for yourself only, there are no forms to complete. If you have ESS access, you can select your health plan through “Benefits” > “Benefits Enrollment.”

If you would also like to cover a spouse, domestic partner or dependent children, forms and documentation are required. Enrollment packets are available online by selecting “Forms” > “PEBTF Enrollment Forms” from the home page.

If you do not have internet or ESS access, simply call the HR Service Center at 866.377.2672 to select your plan or to request an enrollment packet.

If you do not enroll within 60 days, you must wait until the annual open enrollment period. If you experience a qualifying event during the year, you may enroll and/or add dependents within 60 days. You can visit ESS at www.myWorkplace.state.pa.us or contact the HR Service Center for more information on qualifying events.

To Reduce Your Cost

You can earn a health care contribution waiver of up to 50% by participating in the PEBTF “Get Healthy” program. This program offers free tools to promote wellness including smoking cessation, disease management, physical fitness, stress reduction, and more.

To get started as a new employee, you need to complete the initial health assessment within 90 days of when your health coverage becomes effective. To continue your participation and keep the waiver, you *and your spouse or domestic partner*—if they’re covered by your insurance—must complete an online health assessment each year. If you or your spouse or domestic partner’s assessment returns an “at risk” or “chronic” outcome, you (or they) must participate in a free, ongoing health program.

The PEBTF will mail a “Get Healthy” brochure to your home with detailed instructions about this valuable program and how to participate.

Additional Health Benefits

If you enrolled in medical coverage, you'll automatically get even more benefits after six months on the job, including prescription drug, dental, vision and hearing aid. You will automatically be enrolled in these supplemental benefits unless you call the HR Service Center at 866.377.2672 to decline coverage.

If you did not enroll in medical benefits, you can still elect to participate in these additional benefits but it's not automatic. **After you have been on the job for six months, you have 60 days to enroll** by calling the HR Service Center at 866.377.2672 to request coverage. A letter will be sent to your home to explain more about your benefit options at that time.

Medco, United Concordia and National Vision Administrators will mail identification cards to your home shortly after you are enrolled. If you do not receive your cards within 30 days, contact the PEBTF at 800.522.7279.

- **Prescription drug** – Nearly all commonwealth employees receive their pharmaceutical benefits through Medco. You can get your prescriptions from participating retail pharmacies of your choice. You can save by getting long-term supplies from Rite Aid or from Medco through the U.S. mail.

	Retail Pharmacies Up to 30-day supply	Rite Aid Up to 90-day supply	Medco by Mail Up to 90-day supply
Generic	\$10 (\$30 for 90 days)	\$20	\$15
Preferred Brand Name	\$18* (\$54* for 90 days)	\$36*	\$27*
Non-Preferred Brand Name	\$36* (\$108* for 90 days)	\$72*	\$54*

**The amount indicated is the "base" cost 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.*

- **Dental** – Nearly all commonwealth employees receive their dental benefits through United Concordia, commonly known as UCCI. The plan pays for up to \$1,000 of dental work per calendar year with participating providers. It covers 100% of diagnostic services with no co-payment.

Basic work (i.e., fillings and root canals) is typically covered at 90% after a \$50 deductible. Major work (i.e., crowns and dentures) is covered at 60% after a \$50 deductible. Orthodontic lifetime maximum is \$1,250 per person covered.

- **Vision** – Nearly all commonwealth employees receive their vision benefits through National Vision Administrators, commonly known as NVA. Benefits cover one routine eye exam and glaucoma test every 365 days with participating providers. Standard plastic lenses are covered in full; frames are covered up to \$20. Most contact lenses are covered up to \$50.
- **Hearing Aid** – Hearing aid benefits are provided by the PEBTF which covers one hearing aid per ear every 36 months. 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 plans 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 confirmation letter, call the PEBTF at 800.522.7279.

If you declined medical benefits, you still may enroll in supplemental benefits after your first six months on the job. **After six months of employment, you have 60 days to enroll in supplemental benefits coverage.** You must complete your enrollment during this 60-day window or you will be required to wait until the annual open enrollment or you have a qualifying event.

Remember, if you enrolled in medical benefits, your supplemental benefits will be added automatically after six months of employment.

Retirement

State Employees' Retirement System

Most employees pay a percentage of their pay to be invested in the State Employees' Retirement System—currently 6.25%. If you have not had previous SERS membership, you will also 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.state.pa.us.

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.

If you previously have been a member of the Public School Employees' Retirement System or TIAA-CREF and would like to continue those benefits, please call the HR Service Center at 866.377.2672.

Deferred Compensation

The commonwealth also makes it easy to set aside more money for retirement. The State Employees' Retirement System manages a program that allows you to choose to have some of your pay automatically deducted and invested by Great West.

You select the amount you want to invest, as long as it's at least \$5 per pay. And you decide which of the available funds to invest in—there are aggressive, moderate, conservative and dozens of other choices.

Your deferred compensation account has certain tax advantages as outlined in 407(b) of the tax code. Since these deductions are taken on a pre-tax basis, you save money because you are not paying federal income or Social Security taxes on your deductions.

To enroll in the deferred compensation program, contact Great West at 866.737.7457. Learn more at www.SERS457.com.

Additional Savings Opportunities

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. Once you receive a bank account number from the U.S. Treasury, call the HR Service Center at 866.377.2672 or go to employee self service to add an "other bank" direct deposit from your payroll using the routing and account numbers provided.

College Savings

You can use payroll deductions to fund Pennsylvania 529 college savings accounts. Named for Section 529 of the 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 account through the Pennsylvania Treasury Department by calling 800.294.6195 or go online at www.MakeCollegePossible.com. You will get a confirmation letter from the Treasury Department that includes your account number. After you have it, call the HR Service Center at 866.377.2672 to set up your 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 through employee self service. If you do not use employee self service, call the HR Service Center at 866.377.2672.

Commuter Savings

The commonwealth contracts with a company called FBMC, a division of WageWorks to allow you to use pre-tax payroll deductions to set aside up to \$230 per month for parking and an additional \$230 per month for mass transit expenses, such as bus passes, train fare, etc. Using those deductions, FBMC provides you with a voucher or pass to cover the cost of your transit expense and/or parking, or reimburses you for your parking expenses. Since these deductions are taken on a pre-tax basis, you save money because you are not paying federal income or Social Security taxes on them.

To learn more about the program, visit employee self service or www.myHRonline.state.pa.us. To enroll, contact FBMC at 866.836.9923. Have your 8-digit employee number handy when you call.

Family and Child Care Savings

In most cases, you can set aside up to \$5,000 annually using pre-tax payroll deductions to pay for 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 also available to care for adult dependents. You must submit a form and your receipts for expenses and are reimbursed in your paycheck. Calendar year funds that are not used by the following March are forfeited. Because these deductions are taken on a pre-tax basis, you save money because you are not paying federal income or Social Security taxes on them.

To learn more about the program, visit employee self service or www.myHRonline.state.pa.us. To enroll, download the necessary form by selecting "Other Benefits" > "Other Benefit Forms" > "FCAP Enrollment Packet." Complete the form and return it as instructed. If you do not use employee self service, call the HR Service Center at 866.377.2672 and they'll send a form to you.

Additional 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 Prudential Life Insurance Company will pay the beneficiaries you select a sum equal to your annual salary, up to \$40,000.

You will be enrolled automatically; there is nothing you need to do. Prudential will send a new employee packet to your home, including information on how to designate your beneficiaries. You can designate your beneficiaries online or by mail by following the instructions provided in the information packet. If you have questions about this coverage, call Prudential at 800.893.7316.

Optional Life Insurance

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—or \$10,000 for your spouse or dependent—to be paid to any beneficiary you select. 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 online at www.Prudential.com/Pennsylvania.

Optional Long-Term Disability

Prudential offers a group rate for long-term disability insurance to commonwealth employees who can pay 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 online at www.Prudential.com/Pennsylvania.

Optional Long-Term Care

Prudential also offers group rates to commonwealth employees for long-term care insurance for you and many members of your family. Again, you can pay your premiums conveniently through payroll deduction. There are four different plans, each offering a different daily benefit and lifetime maximum. Prices and benefits vary, based on the plan you choose and age of the person covered at the time of enrollment. Prudential will send an informational packet to your home.

If you enroll within the first 31 days of your commonwealth employment, you need not provide evidence of good health. You are welcome to enroll at any time; however, after 31 days you will need to provide evidence of good health. You can enroll by calling Prudential at 800.893.7316 or online at www.Prudential.com/Pennsylvania.

Optional Auto & Home Coverage

The commonwealth has negotiated group rates and payroll deduction options with Travelers for commonwealth employees. Policy options are varied, based on your coverage needs. Travelers 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 Travelers at 866.222.6230 or visit www.Travelers.com/CoP.

Charitable Giving

The commonwealth makes it easy to contribute to more than 1,300 nonprofit and philanthropic organizations through its annual state employee combined appeal (SECA).

You can choose up to ten different organizations to make one-time donations or set up a recurring payroll deduction to support the causes you care about throughout the year. Payroll deductions must be in \$0.25 increments and a minimum of \$1 per pay per organization.

You can sign up at any time by calling the HR Service Center at 866.377.2672. If you'd like to learn more about the campaign in general, you are welcome to visit www.SECA.state.pa.us.

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. (Department of Banking employees cannot be members of PSECU.) 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.