New Employee Benefits

**Highlights & Contact Information**

As a Commonwealth of Pennsylvania employee, you enjoy excellent benefits. A number of your health, retirement and other benefits are supported by the commonwealth’s **HR Service Center**.

This brief fact sheet provides you with a general overview and some quick reference information for benefits commonly available to most employees. Additional information is available when you visit employee self service (ESS) at [www.myWorkplace.state.pa.us](http://www.myWorkplace.state.pa.us) or [www.myHRonline.pa.gov](http://www.myHRonline.pa.gov).

The benefits outlined below 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.

As always, if you have questions or concerns, you are welcome to call the HR Service Center at **866.377.2672** between 7:00 a.m. and 5:00 p.m., Monday through Friday. The center provides services for deaf and hard of hearing employees through PA Relay; dial 711 for service. Language interpreters are available upon request.

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

**Health Benefits**

- The **Pennsylvania Employees Benefit Trust Fund** (PEBTF) administers your health benefits. The PEBTF will mail information to you directly after you enroll. You must take action to enroll; coverage is not automatic.

- When you enroll in any of the health benefit plans, you will pay an employee contribution on a biweekly basis which is a percentage of your biweekly base gross pay. Employee-paid health benefit costs occur as payroll deductions.

- Your spouse, qualified domestic partner and dependent children up to age 26 may be eligible for coverage. Not all dependents are eligible for primary coverage; you can read the full eligibility rules online at [www.myWorkplace.state.pa.us](http://www.myWorkplace.state.pa.us) > Benefits > Your Enrollment Process. When you enroll your eligible dependents during your first six months of service, you will pay a biweekly dependent buy-up cost in addition to the required employee contribution.
You are eligible for medical coverage through two Preferred Provider Organization (PPO) options or a Health Maintenance Organization (HMO) available in your county of residence. If you select the Choice Preferred Provider Organization (PPO), you will pay an additional biweekly plan buy-up cost in addition to the required employee contribution.

You are eligible to purchase prescription drug coverage for you and eligible dependents for your first six months by paying a buy-up cost (employee-only or family) in addition to the required employee contribution.

As a full time employee, you qualify for prescription drug, dental, vision and hearing aid coverage at no additional cost after you have completed six months of employment. Prescription drug coverage is provided by CVS Caremark. Dental coverage is provided by United Concordia. Vision coverage is provided by National Vision Administrators. Hearing aid coverage is provided by the PEBTF. 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. 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 and/or supplemental benefits, you must call the HR Service Center.

Medical, prescription drug, dental and vision providers will send membership cards to you directly; no card is issued for hearing aid coverage. If you do not receive cards within 30 days of enrollment or if you need proof of benefits before you receive the cards, call the PEBTF at 800.522.7279.

Retirement

If your hire date is prior to January 1, 2019, you will be enrolled in the current retirement plan and contribute 6.25% biweekly. 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 final and binding contribution rate of 9.3%. You will also be given a one-time opportunity from 01/02/2019-03/31/2019 to switch to one of the new plans offered after January 1, 2019. Detailed information on these plans and how to switch will be mailed to your home. If your date of hire is after January 1, 2019 you are automatically enrolled in a hybrid plan and will contribute 8.25% biweekly. You will have 45 days to switch to a different plan. SERS will mail you a welcome package with plan details and forms during the first two weeks of your employment.

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 SERS welcome package 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 want to set aside more of your pay for retirement, the State Employees’ Retirement System (SERS) contracts with Empower Retirement to offer a deferred compensation program. If you want to learn more or have questions, call Empower Retirement at 866.737.7457.

Insurance

- The commonwealth provides life insurance to permanent employees after 90 days on the job through the Metropolitan Life Insurance Company (MetLife). Permanent employees will be enrolled automatically. Pay attention to the packet you’ll receive from MetLife. After your coverage begins, please make sure you designate one or more beneficiaries by accessing your MetLife MyBenefits account online. If you want to learn more or have questions, call 855.972.5433 or visit www.metlife.com/mybenefits.

- The commonwealth has negotiated group rates and payroll deduction options for auto and home coverage. You are able to obtain three quotes and select the product(s) that best meets your needs. Check out www.paemployeesavings.com for details and to request a no obligation quote. Policy options vary based on your coverage needs. You can enroll at any time and you need not wait until your current auto and home policies renew.

Employee Assistance

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

Additional Savings Opportunities

- As a commonwealth employee, you are eligible to purchase identity theft protection and/or pet insurance. You have the option of paying the premium for these programs through a convenient biweekly payroll deduction. You can purchase these protections, if interested, at www.paemployeesavings.com and view employee discounts for various products.

- To use payroll deductions to buy savings bonds, you can 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.

- To use payroll deductions to fund a PA-qualified 529 college savings plan, you first must enroll in a plan through the Pennsylvania Treasury Department. You can do so at 800.294.6195 or www.MakeCollegePossible.com. Using your account number, submit a direct deposit authorization form to the HR Service Center or visit employee self service to add an “other bank” direct deposit payroll deduction.

- To use pretax payroll deductions to pay for eligible family and child care expenses, you can enroll in the Family Care Account Program (FCAP). Learn more or download...
the enrollment packet from ESS or www.myHRonline.pa.gov. If you don’t have Internet access, call the HR Service Center for assistance.

Note: 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.