

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 the Employee Resource Center at www.employeeresourcecenter.oa.pa.gov (ERC) or 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 7:30 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*

- o 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 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.employeeresourcecenter.oa.pa.gov > Benefits > Health & Wellness. When you enroll your eligible dependents during your first 90 days 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 90 days by paying a buy-up cost in addition to the required employee contribution.
- o As a full- time employee, you qualify for **prescription drug**, **dental**, **vision** and **hearing aid** coverage at no additional cost **after** you have completed 90 days 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 initial period 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.
- Beginning in 2021, you can set aside a portion of your pre-tax earnings through payroll deduction to help pay for eligible out-of-pocket health care expenses by enrolling in a Health Care Flexible Spending Account. If you want to learn more or have questions, call Businessolver at 833.628.0580 or visit the <u>Employee Resource</u> <u>Center</u> > Benefits or <u>www.myHRonline.pa.gov.</u>

Retirement

- o As an employee hired for a SERS participating employer, you are automatically enrolled in a "hybrid" retirement plan, in the A-5 class of service. This means that a portion of your retirement benefit will come from a defined benefit pension plan that features guaranteed monthly payments and a portion will come from a defined contribution investment plan, the value of which is determined by the amount of money you earn from your personal investment choices.
- You have 45 days during which you could switch to a different class of service in the hybrid plan or give up the defined benefit pension portion of your benefit all together and switch to a straight defined contribution investment plan option. SERS will mail you a welcome package within your first two weeks of employment. Included in this package is a comparison of your retirement plan options and Features and Highlights providing additional information on the defined benefit pension plan and defined contribution/investment plan. This packet contains vital information, so please read

^{*}State Police cadets and their eligible dependents are eligible to enroll in medical and prescription drug coverage only. Additional costs apply for the Choice PPO plan buy-up and for the first six months for prescription drug coverage and the dependent buy-up if family members are enrolled.

- the entire packet carefully. You also will receive a letter from Empower Retirement about the defined contribution portion of your retirement.
- 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 or visit www.SERS.pa.gov.
- o 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.
- o The commonwealth offers you the opportunity to purchase at group rates **life and disability insurance** issued by **The Prudential Insurance Company of America (Prudential)**. Additional life insurance can be purchased for yourself and your dependents. Short and Long-Term Disability Insurance is available for purchase for yourself. All coverages are paid through convenient biweekly payroll deductions. Prudential will send an informational packet to your home. You can enroll by calling Prudential at 800.893.7316 or by visiting www.prudential.com/Pennsylvania.
- The commonwealth offers the option to purchase Critical Illness Insurance through MetLife. Critical Illness insurance can help to relieve the financial impact of a sudden, critical health event by paying a lump-sum cash benefit if you are diagnosed with a covered illness. Coverage also includes a \$50 screening benefit for receiving a covered exam. Enroll or find out more information by calling MetLife at 877.755.7480, ext. 2001 or visiting https://www.metlife.com/Pennsylvania.

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 yourcurrent auto and home policies renew.

o Learn more about these offerings at the Employee Resource Center.

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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

- o 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.
- Beginning in 2021, you can set aside a portion of your pre-tax earnings through payroll deduction to help pay for eligible dependent care expenses by enrolling in the Dependent Care Account Program (DCAP). If you want to learn more or have questions, call Businessolver at 833.628.0580 or visit the <u>Employee Resource</u> <u>Center</u> > Benefits or <u>www.myHRonline.pa.gov.</u>
- To help pay for higher education costs, Pennsylvania Higher Education Assistance Agency (PHEAA) has the PA Forward Student Loan program. Learn more at_ <u>www.PHEAA.org/PAForward</u> or call 1-800-PA-FORWD.

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.

Questions? HR Service Center



Phone: 866.377.2672

PA Relay: 711 Fax: 717.425.7190

Email:

RA-HRSCEmployeeSvcs@pa.gov

7:30 a.m. – 5:00 p.m. Monday – Friday Interpreters are available by request

Need More Information?

Visit the Employee Resource Center

www.employeeresourcecenter.oa.pa.gov

Not an Employee?

www.myHRonline.state.pa.us

Mail to HR Service Center

PO Box 824, Harrisburg PA 17108-0824