

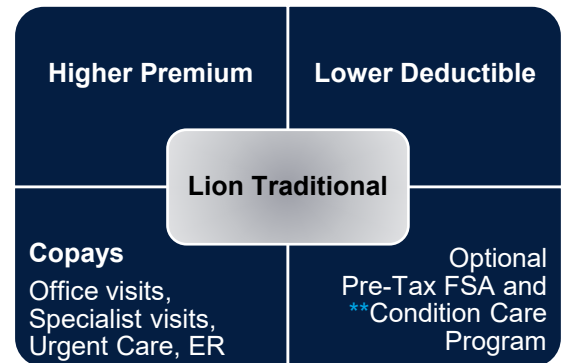


## Health Insurance

Penn State offers three medical plans, administered by Highmark Blue Shield. All plans allow you freedom of choice for both in-network and out-of-network providers and services.

### Option 1: Lion Traditional

**\*\*Condition Care Program (CCP)** helps members manage high blood pressure, high cholesterol, or diabetes (type 1 and 2) conditions. No enrollment necessary – Highmark will automatically process these medical claims based on diagnosis of one of these conditions.



**Deductible:** This will be based upon your annual base salary

Salary Range	In-Network Individual Deductible	In-Network Family Deductible
Less than \$45,000	\$250	\$500
\$45,000.01 - \$60,000	\$375	\$750
\$60,000.01 - \$90,000	\$500	\$1,000
More than \$90,000	\$625	\$1,250

**Coinsurance:** After deductible, you pay **10%** of service cost, Penn State pays **90%**

**Copays:** Amount owed to a provider office based on your visit



\$20 Primary Care



\$0 Well360 Virtual Health



\$30 Specialist



\$100 Emergency Room

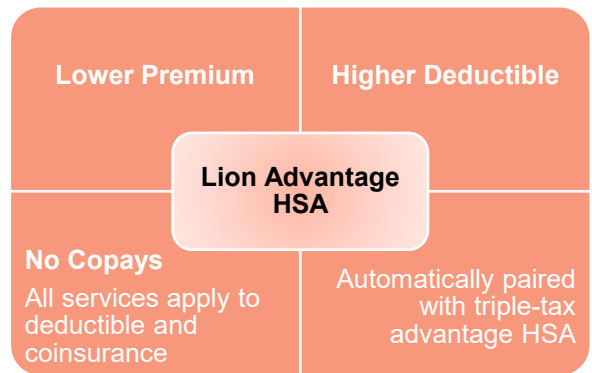
**Prescriptions:** Prescription drug out-of-pocket maximums of \$2,000 (individual) and \$8,000 (all other coverage levels)

	Generic	Preferred Brand	Non-Preferred Brand
<b>Preventive Drug List</b>	10% coinsurance	20% coinsurance	40% coinsurance
<b>Retail Pharmacy</b>	50% coinsurance	50% coinsurance	70% coinsurance
<b>Mail Order</b>	20% coinsurance	20% coinsurance	70% coinsurance
<b>Specialty</b>	n/a	50% coinsurance (\$50 maximum)	70% coinsurance (\$100 maximum)

## Option 2: Lion Advantage HSA

This plan option is a high-deductible health plan (HDHP) that is automatically paired with a Health Savings Account (HSA). To be eligible for this plan you cannot be:

1. Enrolled in any Medicare plan
2. Enrolled in another health plan, including Tricare
3. Have a balance in an FSA, including a spouse's FSA
4. Have a J or F visa type – J or F visa types are only eligible for Lion Traditional



All services, including prescription drug costs, will apply to the deductible and coinsurance.

**Deductible:** **\$1,650** for individual / **\$3,300** for family

**Coinsurance:** After deductible, you pay **10%** of service cost, Penn State pays **90%**

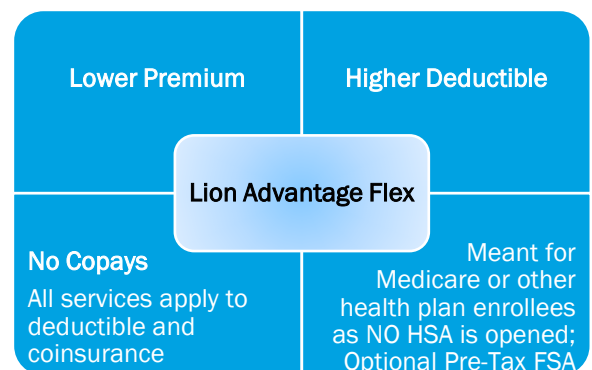
**Prescriptions:** Prescription drug expenses accrue toward your deductible and coinsurance

	Generic	Preferred Brand	Non-Preferred Brand
<b>Preventive Drug List</b> (not applied to deductible)	10% coinsurance	20% coinsurance	40% coinsurance
<b>Retail Pharmacy</b>	10% coinsurance	20% coinsurance	40% coinsurance
<b>Mail Order</b>	10% coinsurance	20% coinsurance	40% coinsurance
<b>Specialty</b>		20% coinsurance (\$65 minimum)	40% coinsurance (\$100 minimum)

## Option 3: Lion Advantage Flex

This plan option is a high-deductible health plan (HDHP) that DOES NOT pair with a Health Savings Account (HSA). Faculty or Staff who enroll in this plan will have an option to enroll in a pre-tax Health Care Flexible Spending Account (FSA) to help with medical expenses and reduce tax liability.

This plan is intended for faculty and staff who may already be enrolled in, or will be enrolling in, Medicare for plan year 2025, or employees enrolled in Tricare or other health insurance.



To be eligible for this plan you cannot be:

1. Have a J or F visa type – J or F visa types are only eligible for Lion Traditional
2. Be classified as a Technical Service employee

### Option 3: Lion Advantage Flex (continued)

All services, including prescription drug costs, will apply to the deductible and coinsurance.

**Deductible:** **\$1,650** for individual / **\$3,300** for family

**Coinsurance:** After deductible, you pay **10%** of service cost, Penn State pays **90%**

**Prescriptions:** Prescription drug expenses accrue toward your deductible and coinsurance

	Generic	Preferred Brand	Non-Preferred Brand
<b>Preventive Drug List</b> (not applied to deductible)	10% coinsurance	20% coinsurance	40% coinsurance
<b>Retail Pharmacy</b>	10% coinsurance	20% coinsurance	40% coinsurance
<b>Mail Order</b>	10% coinsurance	20% coinsurance	40% coinsurance
<b>Specialty</b>		20% coinsurance (\$65 minimum)	40% coinsurance (\$100 minimum)

## Dental Coverage

UNITED CONCORDIA®

Penn State's partnership with United Concordia offers a competitive dental plan designated to promote brighter smiles and complete oral wellness.

- Preventive Services are covered at **100%** with an in-network provider
- Basic Services are covered at **80%** with an in-network provider
- Major Services are covered at **60%** with an in-network provider
- Basic and Major Services have a deductible amount of \$50 for individual or \$150 for other coverage levels
- Annual coverage maximum of \$1,500 for Basic and Major Services
- Orthodontic lifetime maximum of \$1,500 per member, no age restrictions

## Vision Coverage



Penn State's partnership with EyeMed vision plan allows participants access to preventive eye exams as well as affordable glasses and lens coverage.

- \$20 copay for annual eye exam with in-network provider
- Contact lens or frame allowance up to \$130 at in-network providers every other year
- 40% discount on additional pairs of glasses
- Special offers available for LASIK, Pearle Vision, or glasses.com
- 40% off hearing care with the Amplifon network

# Retirement Plans

## Mandatory Retirement Plan



Penn State is considered a Pennsylvania state employee and therefore follows state rules regarding mandatory retirement plan enrollment for full-time faculty and staff. Eligible employees will have two plan options to choose from; the Alternate Retirement Plan (ARP; administered by TIAA) or the State Employees' Retirement System (SERS).

- TIAA requires a 5% contribution of your gross payroll wages; Penn State contributions 9.29%
- SERS requires an 8.25% contribution of your gross payroll wages; Penn State contribution is governed by state law
  - For University Police under PSUPOA contract, SERS requires a 6.25% contribution of your gross payroll wages

## Supplemental Retirement Plan



Penn State's employees have the option to continue to grow their retirement savings by opting into supplemental retirement plan options administered by TIAA.

- Choose from the following type of plans
  - 403(b)
  - 457(b)
- You can participate regardless of which mandatory retirement plan you have chosen
- Annual contribution limit of \$23,500 for each the 403(b) and 457(b) accounts, and in conjunction with IRS regulations taking into consideration elective contributions being made to other plans during the calendar year, including catch-up contributions as follows:
  - \$7,500 if age 50 or older
  - \$11,250 if ages 60-63 and not turning age 64 in the calendar year

## Retirement Healthcare Savings Plan



Penn State will make monthly contributions to a Retirement Healthcare Savings Plan (RHSP) for full-time faculty and staff who are hired on or after January 1, 2010. If eligible for retiree status per Penn State policy, the accumulated savings can be used to purchase health insurance and pay for other eligible healthcare expenses. If you are ineligible for retiree status, the money remains Penn State's.

- Penn State contributes \$144 per month
- There is NO employee contribution to this plan
- Tax-free reimbursement plan for qualified healthcare expenses after your Penn State retirement

# Health Savings Account (HSA)



If you elect Lion Advantage HSA, a Health Savings Account (HSA) will be opened automatically. The plan includes a debit card for easier access to funds and is administered by HealthEquity. Penn State will contribute funds to the account based on your salary, as outlined below. You also can contribute pre-tax funds through payroll.

Salary Range	Individual PSU Contribution	Family PSU Contributions
Less than \$45,000	\$800	\$1,600
\$45,000.01 - \$60,000	\$600	\$1,200
\$60,000.01 - \$90,000	\$400	\$800
More than \$90,000	\$200	\$400

### Things to Note:

1. The HSA balance rolls over from year to year and is yours to keep if you retire or change employers.
2. You cannot make contributions to an HSA if you or your spouse are enrolled in a Health Care Flexible Spending Account (FSA).
3. You cannot be enrolled in a Medicare or other insurance plan.
4. The 2025 IRS contribution maximums are: **\$4,300** for individual or **\$8,550** for family.
5. If you are age 55 or older, the IRS allows additional annual contributions of \$1,000.

# Flexible Spending Account (FSA)

FSAs allow you to pay for select medical and childcare expenses on a pre-tax basis. The health care of FSA includes a debit card for immediate access to funds.

### Health Care FSA

For employees enrolling in the Lion Advantage Flex or the Lion Traditional medical plan, or those who may be enrolled in a plan outside of Penn State, you may choose to participate in the Health Care Flexible Spending Account (FSA), managed through HealthEquity. Like the Health Savings Account (HSA), contributions made to the Health Care FSA are tax-free. However, unlike the HSA, funds contributed must be used in the same plan year for eligible health care expenses or risk forfeiture.

- Maximum annual election amount for 2025 is **\$3,300**.
- Funds may be used to pay for out-of-pocket medical, prescription, dental, and vision care expenses for the enrolled employee and their eligible dependents.
- The health care FSA acts like an up-front loan; entire elected amount is available to the start of the new plan year. Penn State’s plan year runs from January 1 through December 31.
- You are unable to participate in a Health Care FSA if you or your spouse are currently enrolled in and contributing to a Health Savings Account (HSA).

## Dependent Care FSA

Dependent Care FSA plans are available to all employees regardless of health plan enrollment. This account can be used for dependent childcare expenses up to the age of 13, or elder care expenses, because of your work schedule. Funds contributed to a Dependent Care FSA must be used in the same plan year for eligible expenses or risk forfeiture.

- 2025 IRS maximum annual election amount is **\$5,000** per household.
- 2025 IRS maximum annual election amount is **\$2,500** for married individuals who file taxes separately.
- Funds must be deposited to the account before they can be utilized.
- A Dependent Care FSA is NOT for use on health care expenses.

## Life Insurance

### Basic Life Insurance



**All full-time Faculty & Staff employees receive a \$50,000 basic life insurance policy paid for by Penn State**

- Travel assistance benefit included

**All University Police under the PSUPOA contract receive a basic life insurance policy paid for by Penn State as follows:**

- \$50,000 employer paid with no imputed income tax owed
- \$200,000 employer paid with imputed income tax owed for coverage over \$50,000
- Option to elect either employer paid amounts as a new hire and that election will remain for life of the PSUPOA contract
- If no option is elected, the default election will be \$200,000
- Travel assistance benefit included

### Optional Age-Graded Employee Life Insurance

Optional employee life insurance can be elected and paid by Penn State employees up to 8 times their annual salary, or a maximum of \$1.5 million.

- Guaranteed issuance as a new hire up to 3 times annual salary or maximum of \$300,000
- New hires may elect more but will be required to complete Evidence of Insurability (EOI)
- Can increase election by 1 times your annual salary each annual open enrollment period without the need of EOI
- If you do not enroll as a new hire, and elect later, EOI will be required
- Travel assistance benefit included



## Life Insurance

### Optional Age-Graded Spousal Life Insurance

If an employee is enrolled in the optional age-graded employee life insurance, they have the option to also elect optional spousal life insurance.

- Guaranteed issuance as a new hire up to \$20,000 in spousal coverage
- New hires may elect more spousal coverage but will be required to complete Evidence of Insurability (EOI) for their spouse
- Can elect spousal coverage amount up to \$250,000, but any amount over \$20,000 will require EOI
- If you do not enroll as a new hire, and elect spousal coverage later, EOI will be required
- Elected amount of spousal coverage CANNOT exceed the employee's own optional coverage amount
- Travel assistance benefit included

### Dependent Child Term Life Insurance

If an employee is enrolled in the optional age-graded employee life insurance, they have the option to also elect a dependent child term life insurance plan.

- New hires may elect the following child coverage amounts
  - \$5,000
  - \$10,000
  - \$20,000
- Evidence of Insurability (EOI) is never required for child life coverage
- If you do not enroll as a new hire, you may enroll later without EOI
- Covers child(ren) up to age 26 and any number of children you may have
- Travel assistance benefit included

## Accidental Death and Dismemberment (AD&D) Insurance

Also through Unum, Penn State's AD&D insurance provides coverage both on and off the job, anywhere in the world. Options are available for Employee Only or for Employee & Dependent(s).

- Coverage amounts ranging from \$10,000 up to \$300,000
- New hires may elect AD&D coverage with no Evidence of Insurability (EOI) requirement
- If you do not enroll as a new hire, you may enroll later without EOI
- Travel assistance benefit included



## Disability Insurance

### Short-Term Disability (STD)

Penn State's short-term disability coverage provides 60% of an employee's salary, up to a maximum of \$1,500 per week. There are two coverage options to choose from. This coverage provides income protection if an enrolled employee is out of work up to 180 days with an approved claim.

- Enrollment in STD can be completed at any time, however, upon enrollment there is a pre-existing condition clause
- Choose from two options
  - 14-day waiting period – employee uses available sick or vacation for waiting period
  - 30-day waiting period – employee uses available sick or vacation for waiting period

### Long-Term Disability (LTD)

Penn State's long-term disability coverage provides 60% of an employee's salary, up to a maximum of \$10,000 per month. There are two coverage options to choose from. This coverage provides income protection if an enrolled employee is out of work up to 180 days with an approved claim.

- Guaranteed issuance as a new hire
- Choose from two options
  - LTD only – this option will only provide income protection
  - LTD with Retirement Income Protection (RIP) – this option will provide income protection and retirement plan contribution protection
- If you do not elect as a new hire, you can enroll later with EOI

## Identity Protection Insurance



With ID Watchdog, you have a convenient and affordable way to help better protect the identities of you and your loved ones of all ages. This coverage extends to you, your spouse, your children (any age, living with you or elsewhere), other individuals in your household, parents and parents-in-law, as well as grandparents with two convenient plan options

- Employee Only
- Family

ID Watchdog helps keep identity thieves from opening new accounts in your loved ones' names with exclusive features for adults and children. Every enrolled family member is covered under identity theft insurance in the event they become a victim of identity theft.

Enroll as a new hire; changes only during annual Open Enrollment or IRS qualifying life event.



## Legal Insurance



Quality legal assistance is expensive and it's hard to know where to turn to find an attorney you can trust. This is why Penn State partners with MetLife Legal Plans to provide faculty and staff with an insurance plan that will help you navigate a broad range of legal needs. Whether you are buying a home, starting a family, or caring for aging parents, this benefit provides protection every step of the way.

One plan option covers you, your spouse, your children (any age, living with you or elsewhere), parents and parents-in-law, as well as grandparents and grandparents-in-law.

Enroll as a new hire; changes only permitted during the annual open enrollment period or with and approved IRS qualifying life event change.

## Pet Insurance



Visits to the vet can be unpredictable. This is why Penn State partners with MetLife Pet Insurance to provide faculty and staff a pet insurance option that allows for smaller monthly contributions toward peace of mind with covered unexpected vet expenses down the road.

They offer flexible plans, an ability to see a wide range of vets, additional discounts on multiple pets, and even telehealth services in a pet health emergency. All plans are customizable based on your pet needs as well as the breed and age of the pet. Coverage available for dogs and cats, as well as “exotic” pets such as avians, reptiles, rabbits, ferrets, and other small animals.

Enrollment is direct with MetLife Pet, allowing for better customization options. Payment for the coverage is also direct with MetLife Pet via electronic funds transfer (EFT), debit card, or credit card.

## Employee Assistance Program (EAP)



SupportLinc EAP is a confidential program to help support employee and eligible family members with emotional well-being or work-life balance. Information, consultations, and assistance are provided by trained SupportLinc counselors.

- **100% CONFIDENTIAL**
- Five (5) visits per family member, per situation
- Text coaching, self-paced tutorials, support groups, and other support resources available

## Tuition Discount



Educational privileges are available to regular, full-time faculty and staff employees, their spouse, and their dependent child(ren). The tuition discount is 75% off the tuition charge and applies to the in-state resident instruction and continuing education credit courses. Does not apply to other fees, room and board, or textbooks/resources.