

2013 Summary of Benefits for Part-Time Employees (.5 FTE to .89 FTE)

<u>BENEFITS</u>	<u>WHEN YOU ARE ELIGIBLE</u>	<u>WHO PAYS</u>	<u>WHAT YOU RECEIVE</u>
Health*	Immediately	PSHMC pays percentage of premium for employee	Highmark Blue Shield - PPO plan with Health Reimbursement Arrangement (HRA)
Prescription*	Immediately (automatic with health plan enrollment)	Cost included with health premium	Highmark – Formulary available at http://highmark.formularies.com ; Mandatory Generics Program. Employee Preferred Prescription Drug Program – Purchase prescriptions through HMC Outpatient Pharmacy at reduced costs.
Dental*	Immediately	PSHMC pays percentage of premium for employee	United Concordia (UCCI) – 100% preventative, 75% of Maximum Allowable Charge after \$100 annual deductible (2 per family). Orthodontia coverage for dependents to age 26; lifetime maximum of \$1,250.
Vision*	Immediately	PSHMC pays percentage of premium for employee	Highmark Vision – Vision exam covered in full once every 12 months, clear lenses (glass or plastic) covered in full. Allowance for frames, additional charge when exceeding allowance. Lenses or contact lenses every 12 months and frames every 24 months.
Short Term Disability	Immediately	Employee	60% salary replacement after 45 days of disability; must use all EIB before payments begin. Payment continues for up to 135 days maximum. Bi-Weekly paid employees only: 100% employee paid: premium based on age and salary
Life Insurance	Immediately	Employee	MetLife – Up to 6x annual base salary coverage can be purchased (\$1,000,000 maximum coverage). Coverage exceeding \$600,000 must complete MetLife Statement of Health.
Business Travel/Accident Insurance	Immediately	PSHMC	Coverage equal to 5x annual salary (up to \$500,000). Maximum benefit available per accident is \$5,000,000.
Flexible Spending Account	Immediately	Employee	Pre-tax payroll deduction for Health Care or Dependent Care reimbursement account.
Retirement	Six (6) month waiting period for employer contribution for new hires. Enrollment with involuntary employee contribution begins immediately.	PSHMC contributes 5% of base salary into 401(k) up to the Social Security wage base (\$110,100), then 10% up to covered compensation limit of \$250,000. Non-bargained/SEIU employees contribute 5% involuntarily of base salary into 401(k) and may contribute voluntarily to the 401(k) and/or 403(b)	401(k) voluntary contribution \$17,000 limit; \$5,500 additional for employees 50 or older. 403(b) voluntary contribution \$17,000 limit; \$5,500 additional for employees 50 or older. Combination of 401(k) and 403(b) voluntary contribution cannot exceed \$17,000 limit; \$5,500 additional for employees 50 or older. Vesting – employer 401(k) contribution requires an employee work three years with at least 1,000 paid hours each calendar year.

<u>BENEFITS</u>	<u>WHEN YOU ARE ELIGIBLE</u>	<u>WHO PAYS</u>	<u>WHAT YOU RECEIVE</u>
			*An employee who was hired prior to 1/1/07 and for employer contributions made prior to 1/1/07 will be vested after 5 years with at least 1,000 paid hours each calendar year, all employer contributions made after 1/1/07 are vested after 3 years.
Paid Time Off (PTO) Primary	Immediately upon accrual	PSHMC	0 – 4 years of service: Non-exempt - 0.0558 hours for hours paid Exempt – 0.0750 hours for hours paid (includes SEIU non-exempt) Physicians – Contact your department administrator/refer to Policy HR15.
Extended Illness Bank (EIB)	Immediately upon accrual	PSHMC	Accrue 0.0308 hours for hours paid.
Personal Time	July 1 st of each year	PSHMC	8 hours per fiscal year will be granted each July 1st. Cash out unused time at end of fiscal year (July-June). Unused time forfeited at time of termination.
LOA	Immediately After 6 month introductory period After 12 months with 1040 paid hours		Bereavement, jury and military Personal FMLA/Post FMLA Detailed LOA information – Contact your HR Liaison
Voluntary Whole Life Insurance	Immediately	Employee	Available for the employee, spouse, dependent children and/or grandchildren. For information call 1-800-621-0067.
Pre-Paid Legal	Immediately	Employee	Pre-paid Legal and Identity Theft Shield Services available
Voluntary Dependent Term Life Insurance	Immediate	Employee	Spouse or domestic partner coverage is \$20,000 and eligible dependent children coverage is \$15,000 per child. Employee is charged \$5.00/month regardless of how many dependents you cover.
Voluntary Pet Insurance	Immediate	Employee	Call 877-PETS-VPI or visit the website below for a no-obligation quote or to begin your enrollment. http://www.petinsurance.com/affiliates/pennstatehershey_npr
Employee Assistance Program	Immediately	PSHMC	ComPsych® GuidanceResources® – Confidential resource to help balance work and family life. For information, call 1-866-465-8935 or visit www.guidanceresources.com .
Voluntary Pet Insurance	Immediate	Employee	VPI Pet Insurance Home billed benefit. For information call 1-877-PETS-VPI or log onto http://www.petinsurance.com/affiliates/pennstatehershey_npr
Fitness Center	Immediately for employee and family	Employee pays discounted rate	State of art facilities and equipment. M – F 5:30 AM – 9:00 PM; weekends 8:00 AM – 4:00 PM. For information call 717-531-7075.
Child Care Center	Immediately	Employee pays discounted rate	For information call 717-531-5484.
PSFCU Credit Union	Immediately	Employee	For information call 1-800-828-4636 or visit www.PennStateFederal.com .
Savings Bonds	Immediately	Employee	Treasury Direct: www.treasurydirect.gov

Revised October 17, 2012

***Note: Domestic Partner coverage is available for health, dental and vision benefits. Contact Benefits Administration at x – 6089 for required proof and tax implications.**