PENNSTATE HERSHEY
Milton S. Hershey Medical Center

2014 Summary of Benefits for Full-Time Employees

BENEFITS	WHEN YOU ARE ELIGIBLE	WHO PAYS	WHAT YOU RECEIVE
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 Blue Shield – 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) with a $1,500/member annual maximum. 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.
Life Insurance/ADD	Immediately	PSHMC pays 2x annual salary ($1,000,000 maximum coverage). Employee has option to choose flat $50,000 to avoid taxation.	MetLife – 3x to 6x coverage can be purchased ($1,000,000 combined maximum coverage). Coverage in excess of $600,000 for employer or employee paid 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.
Short-Term Disability	Immediately	Employee	60% salary replacement after 45 days of disability; must use all FSB (Teamsters) and EIB before payments begin. Personal Time does not need to be used. Bi-Weekly paid employees only: 100% employee paid: premium based on age and salary
Long-Term Disability	Immediately	PSHMC	60% salary replacement after 6 months of disability. Employee can purchase 66-2/3% coverage – Own Occupation Monthly Administrators 66-2/3% salary replacement after 6 months of disability – Own Occupation
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 for SEIU and Non-Bargained. Teamsters continue to receive employer contribution immediately upon hire	PSHMC contributes 5% of base salary into 401(k) up to the Social Security wage base ($113,700), then 10% up to covered compensation limit of $255,000. Non-bargained/SEIU employees contribute 5% of base salary involuntarily into 401(k) and may contribute voluntarily to the 401(k)	401(k) voluntary contribution $17,500 limit; $5,500 additional for employees 50 or older. 403(b) voluntary contribution $17,500 limit; $5,500 additional for employees 50 or older. **Combination** of **401(k)** and **403(b)** voluntary contribution cannot

	Enrollment with involuntary employee contribution begins immediately.	and/or 403(b) Teamster employees may voluntarily contribute to a 401(k) and/or 403(b)	exceed $17,500 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. *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 (as listed above).
Supplemental Retirement (Deferred Compensation)	Immediate	Employee	**- 457(b)** – full time employees who's annual base salary is $150,000 or more or full time employee who is part of the PSHMC Leadership Incentive Plan - Maximum annual contribution up to $17,500
Penn State Tuition Remission	For SEIU and Non-Bargained employees - Immediately for employee (as long as hired prior to the first day of classes). One year waiting period for dependent children and spouse. For Teamster employees - Immediately for employee and dependents (as long as hired prior to the first day of classes). Two years for spouse.	PSHMC pays 75% remission	While attending any Penn State University campus. This is a reportable/taxable benefit for spouse and dependents. Employee may receive up to $5,250 in federal benefit tax-free.
Tuition Reimbursement	After 6 months of FT employment	PSHMC reimburses 85% for approved course of study	For employee attending a non-PSU campus for a degree which is mutually beneficial to the employee and HMC. The maximum per calendar year is $5,250 for SEIU and Non-Bargained employees. For Teamster employees, the maximum per calendar year is $2,100 for undergraduate and $2,500 for graduate.
Paid Time Off (PTO) Primary	Immediately upon accrual	PSHMC	0 – 4 years of service: Non-exempt – 14.5 days annually Exempt – 19.5 days annually (includes SEIU non-exempt)
Extended Illness Bank (EIB)	Immediately upon accrual	PSHMC	Non-exempt/Exempt - Earn 0.0308 hours for hours paid 8 days annually.
Family Sick Bank (FSB) (Teamster employees)	July 1st of each year for Teamster employees	PSHMC	24 hours per fiscal year will be granted each July 1st. – Cash out unused days at end of fiscal yr. (July-June).
Personal Holidays (Teamster employees)	Immediately for Teamster employees	PSHMC	32 hours annually. Prorated upon hire (8 hours per quarter). Unused days at the end of each calendar year or at time of termination are forfeited.
Personal Time (Non-Bargained and SEIU employees)	Full-time non-bargained and SEIU employees hired by the last day of the pay period prior to the pay period containing July 1, will receive Personal Time awarded the pay period containing July 1.	PSHMC	Full-time receive 56 hours to use during fiscal year (July – June). Cash out unused days at end of fiscal year. Unused days are forfeited at time of termination.
Holidays	Immediately	PSHMC	6/yr. – New Year's Day, Memorial Day, Independence Day, Labor

			Day, Thanksgiving, Christmas.
LOA	Immediately After 6 month introductory period After 12 months with 1040 paid hours		Bereavement, jury and military Personal FMLA/Post FMLA Medical 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.
Voluntary Pre-Paid Legal and Identity Theft Services	Immediately	Employee	For information call 1-888-428-4652
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.
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 CCLC of Hershey 717-531-5484.
PSFCU Credit Union	Immediately	Employee	For information call 1-800-828-4636 or visit www.PennStateFederal.com
Savings Bonds	Immediately	Employee	TreasuryDirect: www.treasurydirect.gov

Revised October 7, 2013

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

***** The retirement limits listed above are for 2013; the IRS has not released the 2014 retirement limits.***