



## PennState Human Resources

Date: January 2017

Dear Post-Doctoral Scholars and Fellows:

Welcome to Penn State! The benefits available to you as a Post-Doctoral Scholar or Fellow are summarized below.

Post-Doctoral benefits for you and for your eligible dependents are effective on the first day of your appointment, as long as enrollment is completed within 31 days of the appointment date. Eligible dependents include your spouse and children up to age 26. Enrollment is completed online through the Employee Self Service Information Center (ESSIC). You can access ESSIC through the following link: <https://essic.ohr.psu.edu/essic/>

Eligible dependents, who are not enrolled during this initial 31 day period, cannot be added to your coverage until the next annual open enrollment period unless due to a qualifying event, such as loss of other coverage. Similarly, newly-acquired dependents, who are not enrolled within thirty one days of the date that they become eligible for coverage, cannot be added to your benefits plan until the next open enrollment period.

The cost of your benefits will automatically be deducted from your monthly pay check. The amount that you pay for medical, dental, vision and life insurance coverage is not subject to federal income, Social Security, Pennsylvania state income and Pennsylvania local income taxes.

### **MEDICAL COVERAGE**

You have the option of selecting for your Penn State medical coverage, the PPO Blue plan or the PPO Savings plan. Both plans are administered by Highmark Blue Shield. While you may seek services from any provider or facility, your benefits are maximized when you use a provider or facility that is part of the Highmark network. Please contact Highmark with any questions regarding your medical plan. The dedicated Penn State customer service line at Highmark is 1-800-914- 4384. Information about the two plans can be found at: <http://ohr.psu.edu/benefits/insurance/health/>.

### **HEALTH SAVINGS ACCOUNT (HSA); FLEXIBLE SPENDING ACCOUNTS (HEALTH CARE OR DEPENDENT CARE FSA)**

**Health Savings Account (HSA):** If you elect the PPO Savings plan, you can use a Health Savings Account (HSA), administered by Highmark through Bank of America, to pay for your health care expenses. Money is set aside for this account through payroll deductions and can use a debit card to pay for qualified expenses. This account is portable and funds carry over from year to year. Information about the HSA can be found at: <http://ohr.psu.edu/benefits/insurance/health/hsa>.

**Health Care FSA:** If you elect the PPO Blue medical plan, you have the option to enroll in this program. This is a tax-advantaged account that allows you pay for out-of-pocket health care costs with tax-free dollars. You set aside money for the account through payroll deductions and can use a debit card to pay for qualified expenses. The monies in this account must be used for 2017 eligible expenses or you will forfeit the remaining funds. Information about the health care FSA can be found at: <http://ohr.psu.edu/benefits/flexible-spending-accounts>.

**Dependent Care FSA:** This account is used for reimbursement of dependent care expenses, such as child day care or elder care, so that you and your spouse can work, look for work or attend school full-time. Money is set aside for this account through payroll deductions. Information about the dependent care FSA can be found at: <http://ohr.psu.edu/benefits/flexible-spending-accounts>.

## **DENTAL COVERAGE**

**The dental plan available for Post-Doctoral Scholars is the same plan offered through the graduate student insurance plan and is administered by United Concordia Companies, Inc. (UCCI).** This plan provides coverage for both preventive and maintenance dental services. While you may seek services from any dentist, your dental benefits are maximized when you use a provider who is part of the dental plan network. Please contact United Concordia at 1-800-423-8217 with your questions. Information about the dental plan can be found at: <https://www.research.psu.edu/opa/benefits>.

## **VISION COVERAGE**

Highmark Blue Shield vision coverage, administered by Davis Vision, provides a nationwide vision network for Penn State employees and their eligible dependents. Like the dental plan, you may utilize the services of any provider. However, your out-of-pocket expenses will be lower for services provided by vision care professionals who are part of the Davis Vision network. Please contact Highmark at 1-800-914-4384 with your questions. Information about the vision plan can be found at: <http://ohr.psu.edu/benefits/insurance/vision>.

### **2017 Monthly Insurance Rates**

<b>Plan</b>	<b>Individual</b>	<b>Individual &amp; Spouse or Child(ren)</b>	<b>Family</b>
<b>Highmark Medical</b>	Payroll contributions for the medical plan you select, will be determined by your annual base salary and will remain the same for the entire year <i>(Appointments of irregular duration will be adjusted as deemed appropriate when the appointment is updated).</i>		
<b>United Concordia Dental</b>	\$6.83	\$23.03	\$23.03
<b>Highmark Vision</b>	\$0.78	\$2.04	\$3.06

## **LIFE INSURANCE**

Penn State provides you with the opportunity to purchase group term life insurance coverage equal to your annual stipend. The insurance amount will be rounded to the nearest thousand dollars and will not exceed \$50,000. The cost per \$1,000 of life insurance is dependent upon your age and can be found on the Employee Benefits website.

**If you have any questions, please contact the Employee Benefits Division for assistance at (814) 865-1473 or e-mail [benefits@psu.edu](mailto:benefits@psu.edu).**

**Your benefits enrollment must be completed within 31 days.**