



# Benefits Fact Sheet For New Hires

*This information is for full-time permanent employees only. Information intended as a general summary. In case of conflict with plan documents or the contract, those documents will prevail.*

## Health Benefits

Health benefits are administered by the Pennsylvania Employees Benefit Trust Fund (PEBTF). Employees must take action to enroll; coverage is not automatic. During orientation, the Office of Human Resources will assist new hires with enrollment.

## Medical Plans

Employees are eligible for medical coverage on their first day of employment. After 30 days, employees are eligible for prescription and supplemental benefits (dental, vision, and hearing aid) at no additional cost. Employees may enroll eligible dependents and/or for prescription benefits during the first 30 days of service for a buy up cost.

Medical Benefit options are:

- PEBTF Custom Health Maintenance Organization (HMO)
- Two Preferred Provider Organization (PPO) options:
  - Basic PPO
  - Choice PPO (additional biweekly buy up cost applied, unless hired prior to 8/01/2003)

Prescription coverage is provided by CVS Caremark.

Dental coverage is provided by United Concordia.

Vision Coverage by National Vision Administrators (NVA).

After enrollment is processed, PEBTF will send employees a welcome packet providing additional details. More information can be found within the Summary Plan Description located on the [PEBTF website](#). Providers will send membership cards to employees directly upon enrollment. If cards are not received within 30 days, the employee should contact PEBTF: 1-800-522-7279.

Each year during Open Enrollment, employees may select a new medical plan through the Employee Self Service (ESS), decline coverage and/or remove dependents. Eligible dependents may be added at any time through the year.

## How Much Do Benefits Cost?

Employees enrolled in health benefits pay an employee contribution of 5.5% of their biweekly base gross through payroll deduction. However, if an employee participates in the annual Get Healthy Wellness Screening, the biweekly contribution is reduced to 2.75%.

The below chart lists the 2025 Benefit Rates for full time employees (hired on or after August 1, 2023), which is in addition to the employee contribution:

Plan Name	Bi-Weekly Rates (2025)	
First 30 Days		
Individual Plan Options	Single	Family
HMO	\$0.00	\$466.54
PPO Basic	\$0.00	\$439.38
PPO Choice	\$21.89	\$495.85
Prescription Drug Benefits	\$108.06	\$268.07
Combined Plan Options	Single	Family
HMO and Prescription	\$108.06	\$734.61
PPO Basic and Prescription	\$108.06	\$707.45
PPO Choice and Prescription	\$129.95	\$763.92
After 30 Days of Service		
Individual Plan Options	Single	Family
HMO	\$0.00	\$0.00
PPO Basic	\$0.00	\$0.00
PPO Choice	\$21.89	\$56.47
Prescription Drug Benefits	\$0.00	\$0.00
Supplemental Benefits	\$0.00	\$0.00
Combined Plan Options	Single	Family

HMO <b>and</b> Prescription <b>and</b> Supplemental	\$0.00	\$0.00
PPO Basic <b>and</b> Prescription <b>and</b> Supplemental	\$0.00	\$0.00
PPO Choice <b>and</b> Prescription <b>and</b> Supplemental	\$21.89	\$56.47
HMO <b>and</b> Prescription	\$0.00	\$0.00
PPO Basic <b>and</b> Prescription	\$0.00	\$0.00
PPO Choice <b>and</b> Prescription	\$21.89	\$56.47
HMO <b>and</b> Supplemental	\$0.00	\$0.00
PPO Basic <b>and</b> Supplemental	\$0.00	\$0.00
PPO Choice <b>and</b> Supplemental	\$21.89	\$56.47
Prescription <b>and</b> Supplemental	\$0.00	\$0.00

## Dependent Eligibility

Your spouse and dependent children, up to the age of 26, may be eligible for coverage. Your spouse is eligible for benefits through the PEBTF, as primary coverage, only if he/she is not eligible for benefits through his/her own employer. If your spouse is offered benefits through his/her employer, they are required to accept their employer's benefits, even if there is a required employee contribution or monetary incentive to decline. PEBTF coverage for spouses who are eligible for their own coverage is limited to secondary coverage. This rule does not apply to a self-employed spouse.

If your spouse is enrolled in a plan with a Health Savings Account, he/she may not be eligible to enroll in the PEBTF as secondary. Your spouse should verify with his/her employer prior to enrolling in a PEBTF plan as secondary.

## Mental Health and Substance Abuse Program

The PEBTF contracts with Optum to provide employees mental health and substance abuse rehabilitation treatment services, whether in-patient or outpatient, to employees enrolled in medical benefits. Coverage is available to employees from the first day on the job and offers lower out-of-pocket expenses and no claim forms with Optum network providers. Reference the PEBTF Summary Plan Description for additional information.

## State Employee Assistance Program (SEAP)

In conjunction with Optum, SEAP is a free confidential service offered to all employees to assist them and their family members in resolving a wide variety of personal concerns. This includes abuse, alcohol, drug problems, anxiety and depression, financial problems, legal issues, and more.

## Group Life Insurance

After 90 days of employment, the commonwealth provides life insurance to permanent employees at no cost through the Metropolitan Life Company (MetLife). The benefit amount is equal to an employee's January 1 salary, capped at \$40,000. Permanent employees will be enrolled automatically and receive a packet directly from MetLife. After coverage begins, employees must designate one or more beneficiaries by accessing their MetLife MyBenefits account online or by mail. Call 1-855-972-5433 or visit [metlife.com/mybenefits](https://metlife.com/mybenefits).

## Retirement and Deferred Compensation

The State Employees' Retirement System (SERS) offers three retirement benefit options for new hires to choose: Two hybrid defined benefit pensions/defined contribution investment plans administered by SERS, and a straight defined contribution investment plan administered by a third-party. New hires without prior SERS membership are entered into a default plan, Class A-5, with the option to switch only within their first 45 days of employment. This decision is final and binding for all current and future commonwealth service, so careful consideration should be given. New Hires who were SERS members in the past will continue in their prior class or service for future service.

	Hybrid Plan Options		Defined Contribution Plan
	Class A-5	Class A-6	401 (a)
<b>Employee Contribution Rate</b>	8.34%	7.59%	7.5%
<b>Annual Benefit Accrual Rate</b>	1.25% of salary	1% of salary	Varies based on plan performance
<b>Vesting</b>	10 years of DB pension; 3 years for employer share to DC investment		3 years for employer share vesting
<b>Final Average Salary</b>	Highest 5 calendar years		N/A
<b>DC Employer Contribution</b>	2.25%	2%	3.5%
<b>SERS Normal Retirement Age</b>	Age 67 with 3 years of service; 35 years of service; Rule of 97		"Cash out" at retirement; portable

SERS will mail a welcome package to all new hires containing additional information about options, as well as a beneficiary designation form.

To learn more, visit [SERS.pa.gov](https://SERS.pa.gov) or call SERS: 1-800-633-5461.

To set aside even more for retirement, SERS contracts with Empower Retirement to offer a deferred compensation program. To learn more, contact Empower Retirement at 1-866-737-7457.

## Payroll Deductions and Related Benefit Programs

All employees are enrolled into direct deposit for their paychecks. The following is a list of optional payroll deductions corresponding to various benefit programs:

- **College Savings Program:** Employees may voluntarily elect this payroll deduction for deposit into a college savings account administered by the PA Treasury. Call 1-800-440-4000 for more information.
- **PA ABLE:** Gives individuals with qualified disabilities a tax-free way to plan for a financially secure future and pay for disability-related expenses. The PA ABLE Savings Program is administered by the PA Treasury. Call 1-855-529-2253 for more information.
- **Health Care Flexible Spending Accounts (FSA) and Dependent Care Account Program (DCAP):** Employees can set aside a portion of pre-tax earnings through payroll deduction to help pay for eligible health care or dependent care expenses. Both programs are administered by a third-party administrator, Businessolver. [www.fsa.oe.pa.gov](http://www.fsa.oe.pa.gov)
- **U.S. Savings Bonds:** Information on this voluntary deduction is available from the Office of the Human Resources upon request.
- **AFLAC:** Employees may voluntarily elect a payroll deduction to cover various short-term disability insurance coverage policies.
- **Other Optional Insurances:** Employees are eligible to purchase the below optional insurances within the first 60 days of employment or during open enrollment:
  - Term Life Insurance through Prudential
  - Short/Long Term Disability through Prudential
  - Critical Illness through MetLife
  - Other optional insurances such as identity theft protection, home, auto, and pet insurance.

## Paid Leave

The commonwealth offers various paid and unpaid option to assist employees to meet their work and family needs. Employees are eligible to use paid annual leave and sick leave after 30 days of service.

## Annual Leave (vacation)

Annual leave is time away from the job with compensation.

Annual leave balances of new hires will reflect only verified prior Commonwealth service in an agency with a Reciprocal Leave Agreement.

Annual leave is accrued based on regular hours paid and varies according to years of service as outlined below (military service not credited for leave earning purposes):

- **Up to 3 years** 4.24% of reg. hours paid per pay pd (3.18 hrs. per pay/11 days per year) for rank and file; 5.39% of reg. hours paid per pay pd (4.04 hrs. per pay/14 days per year) for management.
- **Over 3 years to 15 years (inclusive)** 7.32% of reg. hours paid per pay pd (5.49 hrs. per pay/19 days per year)
- **Over 15 years to 25 years (inclusive)** 9.24% of reg. hours paid per pay pd (6.93 hrs. per pay/24 days per year)
- **Over 25 years** 11.55% of reg. hours paid per pay pd (8.66 hrs. per pay/30 days per year). Rate applies only to management employees, and rank and file employees hired before July 1, 2011.

*The earning rate for rank and file employees with no prior Commonwealth service hired (or rehired with more than 14 days break in service) on or after July 1, 2011 will cap at 7.70 % (20 days per year).*

Annual leave may be carried over from one year to the next up to the maximum carryover amount of 45 days (337.50 hrs.). Leave that exceeds 45 days must be used within the first seven pay periods of the new leave calendar year or it will be converted to sick leave up to the maximum sick leave accumulation.

Employees who have more than one year of service since their most recent date of hire and use no sick leave (excluding sick bereavement) during an entire one-half leave calendar year shall earn one-half extra annual day, up to one full day per leave calendar year.

Upon separation, all unused accrued annual leave quota is paid.

## Sick Leave

Sick leave is time away from the job with compensation when an employee becomes too ill to work or for some other valid sick leave reason.

Sick leave is accrued based on regular hours paid as outlined below:

- Rank and file employees accrue 4.24% of regular hours paid per pay period (11 days per year).
- Management employees accrue 5% of regular hours paid per pay period (13 days per year).

The maximum sick leave accumulation amount is 300 days. Amounts above the maximum are lost at the end of the leave year.

Up to 5 days sick bereavement leave permitted for death of relative (as defined in the Master Agreement)

5 days of sick family leave is permitted for sickness in immediate family (as defined in the Master Agreement). Additional sick family leave is permitted for a serious health condition (as defined in the Master Agreement).

Upon separation, unused accrued sick leave quota is paid at various percentages only upon qualifying retirement or death.

## **Paid Parental Leave**

For the birth, adoption, or foster care placement of a child.

**Eligibility:** Employees who are eligible for FMLA and have been continuously employed by the commonwealth for 12 months immediately preceding the qualifying event and have worked 1250 hours during that period.

**Entitlement:** Eligible employees may use up to eight weeks of paid parental leave in full-day increments for a qualifying event. This leave counts towards the overall 12-week FMLA entitlement and the absence must begin within six months of the qualifying event. Paid parental leave is not deducted from an employee's sick or annual leave balances.

## **Paid Holidays**

There are 12 paid holidays during the leave year. Employees must be in an active pay status the half shift before and the half shift after the holiday to receive holiday pay. Holidays falling on a Saturday are granted on Friday; holidays falling on a Sunday are granted on Monday.

## **Purchase Military Time**

If you served in the Armed Forces, and have a DD-214 Form, please forward the form to Human Resources within 60 days of employment. Military time can be purchased after three years of service with the Commonwealth. Purchased military time will be credited to total Commonwealth service for retirement purposes.

## **Tuition Discounts and Reimbursements**

In support of providing our employees with every opportunity to further their education, have access to training, and advance their career, a discount on tuition for continuing education is now available through partnerships with [PennWest University](#), [York College of Pennsylvania](#), [Rutgers University](#), [Elizabethtown College](#), [Peirce College](#), and [Harrisburg University of Science and Technology](#). And, through a first-of-its-kind program for the department, dependents of our employees are eligible for exclusive scholarships and grants at York College of Pennsylvania. In addition, we offer employees a 0.25% interest rate reduction on [PA Forward](#) student loans.

## **Other Benefits**

- Incentive programs and training opportunities
- Paid Civil Leave
- FMLA with/without pay (FMLA runs concurrent with accrued paid leave)
- Sick Leave Bank for qualifying employees

- Military Leave with/without pay
- Alternate Work Schedule (AWS)
- Telework for eligible employees
- Child day care available at various locations within the Capital Complex through contracted providers
- Pennsylvania State Employees Credit Union (PSECU): 1-800-435-6500 or [psecu.org](https://psecu.org)
- PA Employee Savings Program offers a variety of savings opportunities to employees: <https://corp.corestream.com/copa>

## Contact

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