



# Benefits Summary Booklet

Commonwealth of Pennsylvania  
January 2022





## Welcome!

The Commonwealth of Pennsylvania is pleased that you elected to dedicate your professional skills and talents in public service to Pennsylvania's citizens.

The commonwealth seeks to provide excellent benefits and great support to our employees. In fact, our benefits typically provide an additional value equal to more than 86% of your pay!

We hope you find this information helpful as you make benefits choices that are right for you and your family. The benefits described in this booklet apply to permanent full-time and permanent part-time employees working at least 50% of full-time hours. If you are a non-permanent or permanent part-time employee working less than 50% of full-time hours, please contact the HR Service Center to discuss which benefits are available to you.

Employees of the Liquor Control Board, Office of the Attorney General, Gaming Control Board, Public Utility Commission, Auditor General, and all other agencies not under the Governor's jurisdiction should contact their local HR office for assistance. Throughout this booklet, where you read instructions to contact or submit information to the HR Service Center, you will contact your agency HR office instead.

**Important Notice:** This booklet is a summary of benefits available to Commonwealth of Pennsylvania employees. It is not an agreement between the commonwealth and any employee. Benefits details are contained in state statutes, collective bargaining agreements, management directives, and contracts with various benefit providers and plan documents. If information in this booklet differs from those documents, the official documents govern.



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**HR Service Center  
P.O. Box 824  
Harrisburg, PA 17108-0824**

**Call: 866.377.2672  
PA Relay: 711  
Interpreter services  
available by request**

**7:30 a.m.-5:00 p.m.  
Monday - Friday**

If you previously worked for the commonwealth, please contact the HR Service Center for specific information about your benefits eligibility.

**QUESTIONS OR GENERAL  
HR INQUIRIES?**

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**Need more info?**  
[www.employeeresourcecenter.  
oe.pa.gov](http://www.employeeresourcecenter.oe.pa.gov)

## Getting Started Checklist

- Read this booklet for basic information.
- Go to the Knowledge Library at [www.employeeresourcecenter.oe.pa.gov](http://www.employeeresourcecenter.oe.pa.gov) to review detailed benefit options.
- Choose the programs in which you would like to enroll (based on eligibility).
- Contact the HR Service Center to ask questions, obtain forms or enroll (see contact information at left).
- If necessary, mail or fax completed forms to HR Service Center (or to your HR office if your agency is not served by the HR Service Center).
- Pay attention and respond to information sent to you in the mail by the Pennsylvania Employees Benefit Trust Fund (PEBTF) and the State Employees' Retirement System (SERS).
- Contact third-party vendors, as indicated in this booklet for college savings, optional insurances and other programs.

**Please Note:**  
Health benefits do  
not begin  
automatically.  
You will need to  
enroll to begin  
coverage.

## HR Services for Commonwealth Employees

In general, there are four places that help you manage your human resources issues: your agency's human resources office, the commonwealth's HR Service Center and online Employee Self-Service and Employee Resource Center.

**Agency Human Resources Office**—For as many things as state employees have in common, the places they work and the jobs they do are extremely diverse. Each agency's human resources office is set up differently; some are centralized, while others include field offices located throughout the state.

You will work with your agency's human resources office to receive guidance on leave benefits, attend to your ongoing professional development, help keep your workplace safe and manage other issues.

**HR Service Center**—From Agriculture to Transportation, commonwealth employees work for more than three dozen different agencies. Despite these differences, many benefits are the same for most state employees. The HR Service Center helps you with many of these common benefits, including health plans, retirement, savings, optional insurance and other programs. This booklet highlights the benefits supported by the HR Service Center.

**Employee Self-Service (ESS)**—Most, but not all, commonwealth employees can complete many tasks online at [www.myWorkplace.pa.gov](http://www.myWorkplace.pa.gov). During your new employee orientation, you will find out if you will be an ESS user.

Much of the information you see in ESS is customized specifically to you. You can submit requests for leave, change your tax withholding, enroll in health benefits and update a wide array of personal information.

Employees who do not use ESS are supported by the HR Service Center and agency human resources office.

**Employee Resource Center (ERC)**— The ERC provides information to commonwealth employees about their health benefits, pay, leave, training and other work topics at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov).



## Benefits Providers

The commonwealth partners with a number of other entities to offer you top notch benefits. Key benefit partners include:

**Pennsylvania Employees Benefit Trust Fund (PEBTF)**—The PEBTF administers health care benefits for approximately 76,000 eligible commonwealth employees and their dependents. It is governed by a Board of Trustees comprised of both commonwealth and union representatives.

**State Employees' Retirement System (SERS)**—SERS administers four retirement plans for approximately 243,000 current, former, and retired state employees and their survivors and beneficiaries. The plans include: a defined benefit pension plan; a defined contribution investment plan; a hybrid plan that combines both a pension and a personal investment account; and a voluntary supplemental deferred compensation plan that allows employees to save more for their retirement.



## Benefits Providers Contact Information

### Health Benefits Administrator

**Pennsylvania Employees Benefit Trust Fund (PEBTF)**  
Call: 800.522.7279  
Online: [www.pebtf.org](http://www.pebtf.org)

### PEBTF Health Advocate

Call: 855.855.4238  
Online: [www.HealthAdvocate.com/pebtf](http://www.HealthAdvocate.com/pebtf)

### Employee Assistance

**State Employee Assistance Program (SEAP)**  
Referral Line: 800.692.7459 (calls answered 24/7)  
TTY Line: 800.824.4306  
Online: [www.liveandworkwell.com](http://www.liveandworkwell.com)

### Retirement Plan Administrator

**State Employees' Retirement System (SERS)**  
Call: 800.633.5461  
Online: [www.SERS.pa.gov](http://www.SERS.pa.gov)

### Deferred Compensation

**Empower Retirement**  
Call: 866.737.7457  
Online: [www.sers457.com](http://www.sers457.com)

### Group Life Insurance

**Metropolitan Life**  
Call: 855.972.5433  
Online: [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

### Optional Insurance Products

**Prudential**  
Call: 800.893.7316  
Online: [www.prudential.com/Pennsylvania](http://www.prudential.com/Pennsylvania)

### MetLife Critical Illness

Call: 877.755.7480 x2001  
Online: <https://www.metlife.com/pennsylvania>

### Corestream

Call: 855.669.6600  
Online: [www.paemployeesavings.com](http://www.paemployeesavings.com)

### Payroll Deductions/Savings

### Savings

Savings Bonds | Online: [www.TreasuryDirect.gov](http://www.TreasuryDirect.gov)  
College Savings | Online: [www.pa529.com](http://www.pa529.com)  
PSLF | Online: [www.pheaa.org/PSLF](http://www.pheaa.org/PSLF) | Call: 855.265.4038  
PA ABLE | Online: [www.PAABLE.gov](http://www.PAABLE.gov) | Call: 800.440.4000

### State Employee Combined Appeal

Call: 717.787.9872  
Online: [www.seca.pa.gov](http://www.seca.pa.gov)

### Flexible Spending Accounts

### Health Care Flexible Spending Account

Call: 833-628-0580  
Online: [www.fsa.oa.pa.gov](http://www.fsa.oa.pa.gov)

### Dependent Care Account Program

Call: 833-628-0580  
Online: [www.fsa.oa.pa.gov](http://www.fsa.oa.pa.gov)

## Health Benefits

Health benefits are administered by the Pennsylvania Employees Benefit Trust Fund (PEBTF).

To Begin Your Health Coverage



You must enroll.

### How Much Will My Benefits Cost?

When enrolled into health benefits, you pay a health care contribution through payroll deductions. You can lower your contribution by participating in the Get Healthy wellness program. Read the section "Reducing Your Costs" in this booklet.

While some union contracts differ, most employees who elect coverage and participate in the Get Healthy wellness program currently contribute 2.5% of their biweekly gross base salary toward the cost of their health benefits. Employees who do not participate contribute 5%.

Part-time employees have additional costs. Contact the HR Service Center for information on rates.

You can enroll yourself and your **eligible** dependents (see **Dependent Eligibility** below) at any time. Remember, you will need to take action to enroll; your coverage does not begin automatically.

If you are eligible, you may enroll in your choice of medical plans from your first day of employment or any time thereafter:

- PEBTF Custom Health Maintenance Organization (HMO)
- Two Preferred Provider Organization (PPO) options:
  - Basic PPO
  - Choice PPO - If you select the Choice PPO, you will pay an additional biweekly plan buy-up cost (unless hired prior to 8/1/2003).

During the first 90 days of employment, you may add dependent coverage by paying an additional biweekly dependent buy-up cost. After 90 days of employment, the PEBTF will provide dependent coverage at no charge. If you are enrolled in the Choice PPO, you will continue to pay the plan buy-up and, if you add dependents, you will pay the plan buy-up at the family rate.

### Medical Plans

For medical coverage, you may select from an HMO or two PPO options. You can visit the Knowledge Library in the Employee Resource Center at [www.employeeresourcecenter.oe.pa.gov](http://www.employeeresourcecenter.oe.pa.gov) to learn more about the plans available in your county of residence.

- The **PPO** provides care through a network of participating medical providers. You pay a co-pay at the time of service (\$20 for primary care office visits and \$45 for specialist office visits). Some services are subject to an in-network deductible. For 2022, the Choice PPO has a \$400 individual/\$800 family deductible, and the Basic PPO has a \$1,500 individual/\$3000 family deductible. If you seek services from non-participating providers, you will pay a separate out-of-network deductible first and 30% of the cost thereafter. If you select the Choice PPO, you will pay an additional biweekly plan buy-up cost, which has employee-only and family rates.
- The **HMO** provides care through a network of participating medical providers. You select a primary care physician to coordinate all of your care. There is no deductible, and you pay a small co-pay at the time of service (\$5 for primary care office visits and \$10 for specialist office visits). Except for emergencies, care is usually covered by the HMO only when arranged by your primary care physician. If you seek services outside the network, you are responsible for the full cost. It is imperative that you confirm with the health plan that your providers participate the PEBTF Custom HMO to ensure network coverage.

If you previously worked for the commonwealth, please contact the HR Service Center for specific information about your benefits eligibility.





When you enroll in medical coverage, you also have benefits for mental health and substance abuse treatment services. This coverage is provided by Optum.

## Dependent Eligibility

Your spouse and dependent children up to age 26 may be eligible for coverage under your health plans. You can read full eligibility information in the Knowledge Library at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov) under the Benefits category.

*If you were hired on or after August 1, 2003:*

Your spouse is eligible for benefits through the PEBTF, as primary coverage, only if he or she is **not** eligible for medical or supplemental benefits through his or her own employer. Your spouse must accept his or her employer's medical and/or supplemental benefits even if there is a required employee contribution or a monetary incentive to decline. PEBTF coverage for spouses or who are eligible for their own coverage is limited to secondary coverage. This rule does not apply to a self-employed spouse.

You must attest to whether or not your spouse is eligible for coverage through his or her employer as part of the initial enrollment process, and on an annual basis thereafter. Your spouse's employer is required to complete a form if the employer does not provide coverage or your spouse is not eligible for the coverage.

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

*If you were hired before August 1, 2003:*

If your spouse has to pay for coverage or is offered an incentive not to take his or her employer's coverage, your spouse does not have to enroll in his or her employer's coverage. PEBTF coverage can be elected as the primary coverage.

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

**Full-Time Employee Rates (Single and Family Coverage)\***

	<b>Employee Only Bi-Weekly Cost</b>	<b>Family Bi-Weekly Cost (first 90 days)</b>	<b>Family Bi-Weekly Cost (after 90 days)</b>
<b>2022 Rates</b>			
Choice PPO	\$13.33*	\$400.78	\$34.38
Basic PPO	\$0	\$366.40	\$0
Custom HMO Plans	\$0	\$382.29	\$0

\*Employees hired prior to August 1, 2003, do not pay these PPO buy-up costs.

During your first 90 days of employment, you are eligible to purchase prescription drug coverage for yourself and eligible dependents for an additional cost. After this initial period of employment, you are eligible for dental, vision and hearing aid benefits as a package of plans known as "supplemental benefits." More details on prescription drug and supplemental benefits are provided in the next section of this booklet.

**Reducing Your Cost**

Employees can reduce their biweekly contribution to 2.5%\*\* by participating in the PEBTF's Get Healthy *Know Your Numbers* program. This is an annual wellness screening program that encourages employees to take charge of their health. After your medical plan enrollment is processed, the PEBTF will send you a letter providing additional program details.

To get started, you need to complete your Get Healthy *Know Your Numbers* wellness screening. The wellness screening includes height, weight and blood pressure measurements as well as a blood draw to test for cholesterol and blood glucose (sugar) levels. The informational letter you will receive in the mail from the PEBTF explains how to obtain your wellness screening and will provide you with important deadlines by which you must complete the screenings to avoid the surcharge.

You will need to take action in order to continue your Get Healthy participation maintain the reduced benefits contribution each year by completing the annual wellness screening by December 31st. Watch for information from the PEBTF on the annual requirements.

\*\*See your collective bargaining agreement, if applicable, for additional information.

**Enrollment**

**Remember — you must enroll to begin your health benefits coverage.** You can enroll or add dependents at any time during the year. When you enroll, you select your coverage effective date. Your effective date can be up to 60 days prior to the day we receive your enrollment, but it cannot be earlier than the day you became eligible. If you select a retroactive enrollment date, you may be subject to paying retroactive costs, which occur in the first payroll deduction.

To select coverage for yourself, spouse or dependents, you can enroll online if you have access to ESS at [www.myWorkplace.pa.gov](http://www.myWorkplace.pa.gov). Simply select your health plan through Benefits > PEBTF Benefits Enrollment and select your effective date. If you do not have internet or ESS access, call the HR Service Center to select your plan or to request an enrollment packet.

If you experience a qualifying event during the year, you can decline coverage, remove dependents or change your plan selection within 60 days of the event. You can visit [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov) or contact the HR Service Center for more information on qualifying events.

**If you are a permanent part-time employee working at least 50% of full-time hours, the same benefits are available to you – but costs vary. To learn more, please call the HR Service Center.**

The annual open enrollment period (usually in the fall of the year) is your opportunity to decline coverage, remove dependents, and/or change your plan selection without a qualifying event.

## Additional Health Benefits

### Prescription Drug Benefits

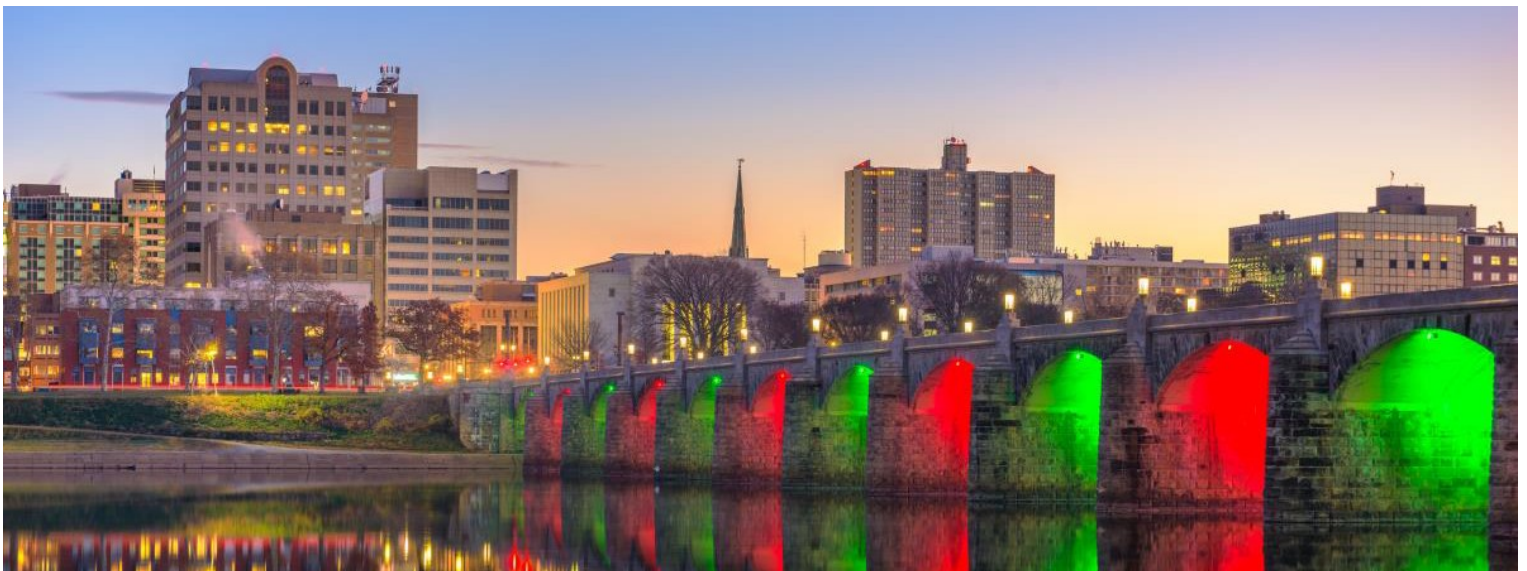
During your first 90 days, you are eligible to purchase prescription drug coverage for yourself and eligible dependents for an additional cost (see table below). The biweekly buy-up cost for this coverage is in addition to the employee contribution and any applicable medical plan and/or dependent buy-up(s) you pay when enrolled in any of the PEBTF health benefits. If you are a full-time employee and enroll in medical benefits during your first 90 days of employment, you will automatically be enrolled in prescription drug benefits and supplemental benefits after 90 days at no additional cost to you. If you are a part-time employee there are additional costs for prescription drug and supplemental benefits; as a result, you will not be automatically enrolled in these benefits at any time.

The biweekly buy-up costs for the purchase of prescription drug coverage during your first 90 days of employment are shown in the table below:

<b>Full Time Employees 2022 Prescription Drug Benefits (in addition to the employee contribution and applicable medical plan/dependent buy-up costs)</b>		
	<b>First 90 days of employment</b>	<b>After 90 days of employment</b>
<b>Employee Only Biweekly Cost</b>	\$84.87	\$0
<b>Family Biweekly Cost</b>	\$210.54	\$0

Part-time employees should contact the HR Service for information on the costs and to enroll in these benefits.

Prescription drug benefits are provided through CVS Caremark. You have a wide array of options to fill your prescriptions. You can visit a local CVS retail location, pharmacies within the CVS Caremark network, specialty pharmacy, Rite-Aid pharmacy — or even order through CVS Caremark mail order.



2022 Copayments	Up to 30-day supply	Up to 90-day supply		
	Retail Network Pharmacy	CVS Pharmacy	Rite Aid Pharmacy	CVS Caremark Mail Service
Generic	\$15	\$22.50	\$30	\$22.50
Preferred Brand Name	\$40*	\$60*	\$80*	\$60*
Non-Preferred Brand Name	\$80*	\$120*	\$160*	\$120*

*\*The amount indicated is the co-pay for brand name drugs. If a generic of the drug is available, you also will pay the difference between the generic and brand name prices.*

## Supplemental Benefits

If you are a full-time employee and enroll in medical benefits, you automatically will receive even more benefits after 90 days on the job — prescription drug and the supplemental benefits package consisting of dental, vision and hearing aid plans — at no additional cost to you. A letter will be sent to your mailing address to explain more about your prescription drug and supplemental benefit options at that time. Unless you call the HR Service Center to decline coverage, you will be enrolled automatically in the prescription drug and supplemental benefits at no additional cost. Part-time employees have additional costs for prescription drug and supplemental benefits, and as a result, will not be automatically enrolled. Part-time employees should contact the HR Service Center for information on the costs and enrollment.

If you do not enroll in medical benefits, you can still elect to participate in these additional benefits — but it is not automatic. After you have been on the job for 90 days, you can enroll by calling the HR Service Center to request prescription drug and/or supplemental benefits. Upon enrollment in any of the health plans (medical, prescription drug, supplemental benefits), employees contribute 2.5% or 5% of their biweekly gross base salary, depending on if they participate in the Get Healthy program. If you also want to enroll eligible dependents, you can do so online through ESS at [www.myWorkplace.pa.gov](http://www.myWorkplace.pa.gov). Select Benefits > PEBTF Benefits Enrollment. If you do not have ESS access, you will need to complete an enrollment packet.

- **Dental** — benefits are provided through United Concordia (UCCI). The plan pays for up to \$1,500 of dental work per person per calendar year with participating providers. It covers 100% of diagnostic services and preventive care with no co-pay. You will have less out-of-pocket costs when you use a participating dentist.

Basic work (i.e., fillings and root canals) is typically covered at 90% after a \$50 deductible. Major work (i.e., crowns and dentures) typically is covered at 60% after a \$50 deductible. Orthodontic lifetime maximum is \$1,750 per person.

- **Vision** — benefits are provided through National Vision Administrators (NVA). Benefits cover routine eye exams and glaucoma tests with participating providers. The plan provides you and your enrolled dependents with an allowance for contact lenses, frames and lenses during specified time periods. Contact NVA at 800.672.7723 for more information.
- **Hearing Aid** — benefits are provided by the PEBTF, which covers one hearing aid per ear every 36 months (1,095 days). Monaural hearing aids are covered up to \$900. Binaural hearing aids are covered up to \$1,800. CROS hearing aids are covered up to \$2,400.

Prescription drug, dental and vision providers will send membership cards to you directly. No card is needed for hearing aid coverage. If you do not receive cards within 30 days of your enrollment date, call the PEBTF at 800.522.7279.

Remember, if you are a full-time employee and you enrolled in medical benefits during your first 90 days of employment, your prescription drug and supplemental benefits will be added automatically after this period has expired. If you did not enroll in medical benefits, you can enroll in prescription drug and/or supplemental benefits — or all three (medical, prescription drug and supplemental benefits) — at any time after this period has expired. If you are a part-



time employee, you pay additional costs for prescription drug and supplemental benefits and, as a result, you will not be automatically enrolled in these benefits at any time.

If you elect medical and/or prescription drug coverage during your first 90 days of employment, that coverage will continue. To enroll in prescription drug or supplemental benefits, visit ESS > PEBTF Benefits Enrollment or call the HR Service Center.

### **State Employee Assistance Program**

The State Employee Assistance Program (SEAP) is a free, confidential assessment and referral service available to you and your family 24/7 to help you deal with emotional or family concerns, alcohol or drug abuse, depression and other behavioral health matters, or financial and legal issues. The majority of commonwealth employees are eligible for SEAP. You are eligible for SEAP from your first day of employment, whether or not you enroll in medical coverage. To access confidential SEAP services, call 800.692.7459.

## Retirement

### State Employees' Retirement System (SERS)

- As an employee for a SERS participating employer, you are now enrolled in a "hybrid" retirement plan, in the A-5 class of service. This means that a portion of your retirement benefit will come from a defined benefit pension plan that features guaranteed monthly payments and a portion will come from a defined contribution investment plan, the value of which is determined by the amount of money you earn from your personal investment choices.
- You have 45 days during which you could switch to a different class of service in the hybrid plan or give up the defined benefit portion of your benefit all together and switch to a straight defined contribution plan option. SERS will mail you a welcome package within your first two weeks of employment. Included in this package is a comparison of your retirement plan options and features and highlights providing additional information on the defined benefit pension plan and defined contribution/investment plan. This packet contains vital information, so please read the entire packet carefully. You also will receive a letter from Empower Retirement about the defined contribution portion of your retirement.

The SERS welcome package will contain a beneficiary designation form, which you must complete and return by mail to SERS. Please review all of the information carefully and direct your questions about retirement to SERS at 800.633.5461.

### Deferred Compensation

If you want to set aside more of your pay for retirement, SERS contracts with Empower Retirement to offer a **deferred compensation** program. If you want to learn more or have questions, call Empower Retirement at 866.737.7457.

## Insurance

### Commonwealth-Provided Life Insurance

The commonwealth provides life insurance coverage to permanent employees after 90 days on the job. There is no cost to you for this coverage. In the event of your death, the Metropolitan Life Insurance Company (MetLife) will pay your selected designated beneficiaries a sum equal to your annual salary (rounded to the nearest \$1,000), up to \$40,000.

You will be enrolled automatically; there is nothing you need to do. MetLife will mail you a new employee packet that includes information on how to designate your beneficiaries. You can designate your beneficiaries online or by mail after your coverage effective date.

If you have questions about this coverage, call MetLife at 855.972.5433 or visit the Knowledge Library at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov).

### Optional Life Insurance

You can buy additional life insurance for yourself and, if enrolled you can purchase additional coverage for your dependents, with convenient payroll deductions. A group rate has been negotiated with Prudential for you to buy up to five times your annual salary to be paid to your designated beneficiary. Prudential will send an informational packet to your home, which includes details about purchasing coverage for your spouse and children.

If you want to enroll in this coverage, you must do so within 60 days of starting work or wait until an annual open enrollment period. You can enroll by calling Prudential at 800.893.7316 or by visiting the Knowledge Library at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov).

### Optional Short Term Disability

Prudential offers a group rate for short term disability insurance to commonwealth employees through payroll deductions. If you become disabled and cannot work, purchasing this insurance would allow you to receive 60% of your weekly earnings up to \$1000. Rates are based on your age and salary. Prudential will send an informational packet to your home.

If you want to enroll in this coverage, you must do so within 60 days of starting work or wait until an annual open enrollment period. You can enroll by calling Prudential at 800.893.7316 or by visiting the Knowledge Library at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov).

### Optional Long Term Disability

Prudential offers a group rate for long term disability insurance to commonwealth employees through payroll deductions. If you become disabled and cannot work, purchasing this insurance would allow you to receive 60% of your monthly earnings (reduced for certain other disability income), typically until you reach retirement age. Rates are based on your age and salary. Prudential will send an informational packet to your home.

If you want to enroll in this coverage, you must do so within 60 days of starting work or wait until an annual open enrollment period. You can enroll by calling Prudential at 800.893.7316 or by visiting the Knowledge Library at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov).

### Optional Critical Illness Coverage

Optional Critical Illness insurance is offered to eligible commonwealth employees through MetLife. This coverage pays a lump sum cash benefit directly to you if you are diagnosed with a covered critical illness. You can choose the level of benefit that is right for you. The plan also provides a cash health screening benefit to promote healthy living. Premiums may be paid through payroll deduction.

If you want to enroll in this coverage, you must do so within 60 days of starting work or wait until an annual open enrollment period. You can enroll by calling MetLife at 877.755.7480 or by visiting the Knowledge Library at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov).



## Optional Auto & Home Coverage

The commonwealth has negotiated group rates and payroll deduction options for auto and home coverage. You are able to obtain three quotes and select the product(s) that best meets your needs. Check out the Knowledge Library at [www.employeeresourcecenter.oh.pa.gov](http://www.employeeresourcecenter.oh.pa.gov) for details and to request a no obligation quote. Policy options vary based on your coverage needs. You can enroll at any time and you need not wait until your current auto and home policies renew.



## Additional Savings Opportunities

### Identity Theft Protection, Pet Insurance and Other Employee Savings

As a commonwealth employee, you are eligible to purchase identity theft protection and/or pet insurance. You have the option of paying the premium for these programs through a convenient biweekly payroll deduction. Learn more in the Knowledge Library at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov).

### College Savings

You can use payroll deductions to fund Pennsylvania 529 college savings accounts. Named for Section 529 of the federal tax code, these savings accounts provide tax advantages and are a great way to save for college. Learn more in the Knowledge Library at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov). If you have questions or need assistance, call 800.440.4000.

After enrolling, you will get a confirmation letter from the Treasury Department that includes your account number. Using your account number, submit a direct deposit authorization form to the HR Service Center or visit ESS at [www.myWorkplace.pa.gov](http://www.myWorkplace.pa.gov) to add an "other bank" direct deposit payroll deduction. After your original deduction is in place, you are welcome to change it at any time. Most commonwealth employees can do so online by visiting ESS at [www.myWorkplace.pa.gov](http://www.myWorkplace.pa.gov). If you do not have access, call the HR Service Center for assistance.

### Public Service Loan Forgiveness (PSLF)

Employees of the commonwealth with eligible student loans may qualify for Public Service Loan Forgiveness (PSLF). This program was created by Congress to encourage individuals to enter and continue work in full-time public service positions. PSLF offers forgiveness on the remaining balance of certain student loans as long as eligibility requirements are met.

To find out more, visit the Knowledge Library at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov).

### PA ABLE

The PA ABLE Savings Program (PA ABLE) provides a tax-advantaged way for people with disabilities to plan for a financially secure future and pay for disability related expenses without jeopardizing eligibility for government benefits.

Up to \$15,000 may be contributed to an ABLE account each year. Earnings will not be taxed as long as withdrawals are used for qualified disability-related expenses and withdrawals may be made at any time.

Employees of the commonwealth may use payroll deduction to contribute to a PA ABLE account. Once a PA ABLE account is established, employees can initiate payroll deduction through the ESS at [www.myWorkplace.pa.gov](http://www.myWorkplace.pa.gov). To learn more, visit the Knowledge Library at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov).

### Family and Child Care Savings

You can set aside a portion of your pre-tax earnings through payroll deduction to help pay for eligible dependent care expenses by enrolling in the Dependent Care Account Program (DCAP). If you want to learn more or have questions, call Businessolver at 833-628-0580 or visit the Knowledge Library in the Employee Resource Center at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov).

### Health Care Flexible Spending Account (FSA)

You can set aside a portion of your pre-tax earnings through payroll deduction to help pay for eligible out-of-pocket medical, prescription drug, dental or vision expenses by enrolling in the Health Care FSA. If you want to learn more or have questions, call Businessolver at 833-628-0580 or visit the Knowledge Library in the Employee Resource Center at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov).

## Savings Bonds

One of the many benefits of savings bonds is that you can purchase them for others, including children and grandchildren. You can elect to have money direct deposited from your pay to purchase U.S. Savings Bonds. Bonds are low-risk savings products that require you to wait a certain period of time in order to reap maximum financial benefits. Learn more in the Knowledge Library at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov)

To use payroll deductions to buy savings bonds, enroll through the Federal Reserve's "Treasury Direct" program at [www.TreasuryDirect.gov](http://www.TreasuryDirect.gov). Using your account number, submit a direct deposit authorization form to the HR Service Center or visit [ESS](#) to add an "other bank" direct deposit payroll deduction.

## Other Information

### Charitable Giving

The commonwealth makes it easy to contribute to approximately 1,000 charitable organizations through the annual State Employee Combined Appeal (SECA). Participating organizations offer a wide variety of human services and environmental missions and are reviewed for financial and operational accountability on an annual basis.

You can choose up to ten different organizations and give via a recurring payroll deduction, a one-time payroll deduction, or a check or money order. Payroll deductions must be a minimum of \$1 per pay per organization.

You can sign up at any time by completing and returning the pledge form or by enrolling through [www.myWorkplace.pa.gov](http://www.myWorkplace.pa.gov) during the active campaign period each fall. General information about SECA is available at [www.employeeresourcecenter.oa.pa.gov](http://www.employeeresourcecenter.oa.pa.gov) or at [www.seca.pa.gov](http://www.seca.pa.gov).

### Credit Union

The majority of commonwealth employees and their families are eligible for membership in the Pennsylvania State Employees Credit Union (PSECU). Member services include free online banking, bill payer service, competitive loan rates, interest-bearing checking accounts and much more. You can learn more and join the credit union online at [www.psecu.com](http://www.psecu.com).

### Union Membership

There are 19 unions that represent more than 60,000 of the commonwealth's employees. Your agency will discuss union-related matters — including dues payments — with you.

### Vacation, Sick, Holiday & Other Leave

Your agency will discuss time-related policies and benefits with you.

