

# 2023 Postdoctoral Benefits Summary

## Health Insurance

Provided by  
**HIGHMARK** 

Penn State offers two medical plans administered by Highmark Blue Shield. Both plans allow you freedom-of-choice health care providers both in and out-of-network.

### Option 1: Lion Traditional (formerly PPO Plan)

\*J and F visa holders and all postdoctoral fellow appointees **must** choose this option.

Salary	In-Network Deductible
Less than \$45,000	\$250 Individual/\$500 Family
\$45,001 - \$60,000	\$375 Individual/\$750 Family
\$60,001 - \$90,000	\$500 Individual/\$1,000 Family
More than \$90,000	\$625 Individual/ \$1,250 Family

**Coinsurance:** You pay **10%**, the plan pays **90%**

#### Copays



\$20 Primary Care



\$20 Well360 Virtual Health



\$30 Specialist



\$100 ER

Condition Care Program (formerly Value-Based Benefit) helps members manage high blood pressure, high cholesterol, or diabetes (type 1 and 2) conditions. No enrollment necessary – Highmark will automatically process these medical claims based on diagnosis of one of these conditions.

#### Prescription Benefits

	Generic/Preferred Brand	Non-Preferred Brand
Retail Pharmacy	50% coinsurance	70% coinsurance
Mail Order	20% coinsurance	70% coinsurance
Specialty	50% coinsurance (\$50 maximum)	70% coinsurance (\$100 maximum)

	Generic	Preferred Brand	Non-Preferred Brand
Preventive Prescriptions	10% coinsurance	20% coinsurance	40% coinsurance

Prescription drug out-of-pocket maximums of \$2,000 (individual) and \$8,000 (all other coverage levels).

## Option 2: Lion Advantage (formerly PPO Savings Plan)



\*J and F visa holders and all postdoctoral fellow appointees **cannot** choose this option.

**In-Network Deductible:** \$1,600 Individual/\$3,200 Family

**Coinsurance:** You pay **10%**, the plan pays **90%**

All services, including prescriptions will apply to the deductible and coinsurance out-of-pocket coinsurance maximum.

### Automatic Enrollment in a Health Savings Account (HSA)

#### Prescription Benefits

	Generic Brand	Preferred Brand	Non-Preferred Brand
Retail Pharmacy	10% coinsurance	20% coinsurance	40% coinsurance
Mail Order	10% coinsurance	20% coinsurance	40% coinsurance
Specialty		20% coinsurance (\$65 maximum)	40% coinsurance (\$100 maximum)

	Generic	Preferred Brand	Non-Preferred Brand
Preventive Prescriptions (No deductible, coinsurance only)	10% coinsurance	20% coinsurance	40% coinsurance

In order to be eligible for the Lion Advantage Plan, you cannot (1) be enrolled in Medicare collecting Social Security, (2) be enrolled in another health plan, (3) have a balance in a healthcare FSA, and (4) have a J or F Visa. J and F visa holders are only eligible for the Lion Traditional Plan, or (5) cannot be classified as a postdoctoral fellow appointee.

## Health Savings Account (HSA)



If you elect the Lion Advantage Plan, a Health Savings Account (HSA) will be opened automatically. The plan includes a debit card for easier access to funds and is administered by HealthEquity. Penn State will contribute funds to the account based on your salary, as outlined below. You also have the ability to contribute pre-tax funds through payroll.

Salary	Penn State Contribution
Less than \$45,000	\$800 Individual/\$1,600 Family
\$45,001 - \$60,000	\$600 Individual/\$1,200 Family
\$60,001 - \$90,000	\$400 Individual/\$800 Family
More than \$90,000	\$200 Individual/ \$400 Family

#### Things to Note:

- The HSA balance rolls over from year to year and moves with you if you retire or change employers
- Cannot make contributions to a HSA and be enrolled or have a spouse enrolled in an Health Care FSA
- Cannot be enrolled in a Medicare or other insurance plan
- IRS contribution maximums for 2023 are \$3,850 Individual/\$7,750 Family
- IRS allows an additional catch-up contribution in the amount of \$1,000 for age 55+

## Flexible Spending Account (FSA)

Provided by  
**HealthEquity**<sup>®</sup>

FSAs allow you to pay for select medical and child care expenses on a pre-tax basis. The health care of FSA includes a debit card for immediate access to funds.

- Health care account maximum of \$3,050 per individual.
- Dependent account maximum of \$5,000 per family.
- Funds are forfeited at the end-of-plan year if not utilized.
- Access to account information via HealthEquity.com.
- The IRS requires substantiation for some debit card purchases, so keep your receipts.
- Cannot be enrolled in the Lion Advantage Plan for Health Care FSA.

## Vision Coverage

Provided by



EyeMed's vision plan allows participants access to preventive eye exams as well as affordable glasses and lens coverage.

- \$20 copay for annual eye exam with in-network provider
- Contact lens or frame allowance up to \$130 at in-network providers, every other year
- Any frame covered at 100% at Target Optical (Freedom Pass)
- 40% discount on additional glasses
- Online purchasing at Glasses.com
- 40% discount on hearing exams

## Dental Coverage

Provided by

**UNITED CONCORDIA**<sup>®</sup>

Penn State's partnership with United Concordia offers a competitive dental plan designed to promote a brighter smile and complete oral wellness.

In-Network	
Preventive Services	Covered at 100%
Basic Services	Covered at 80%
Major Services	Covered at 60% (in-network)

- Annual coverage maximum of \$1,000 for basic and major services
- Basic & Major service deductible of \$25 individual/\$50 other coverage levels

## Age-Graded Life Insurance

*\*Not available to postdoctoral fellow appointees.*

As a new postdoctoral scholar appointee, you may elect to participate in the age-graded life insurance plan. Coverage can be elected in an amount that is equal to one times your annual stipend. Postdoctoral scholar appointees only have one opportunity to sign up for the age-graded life insurance, that being during the open enrollment period at the time of their appointment.

## Supplemental Retirement Plans

*\*Not available to postdoctoral fellow appointees.*

Postdoctoral scholar appointees have the option to contribute to retirement. You can choose from 403(b) and 457(b) plans offered by TIAA.

- Annual contribution limit of \$22,500 (plus an additional \$7,500 if age 50 or older), in both 403(b) and 457(b) accounts, in conjunction with IRS regulations and taking into consideration elective contributions made to other employer plans during the calendar year

## Employee Assistance Program (EAP)

Provided by

**HealthAdvocate™**

The EAP is a confidential program to help resolve personal issues.

Information, consultations, and assistance are provided by trained counselors at Health Advocate.

- **100% CONFIDENTIAL**
- Five (5) visits per family member, per issue