2023 Benefits
Open Enrollment

Tuesday, November 1 – Friday, November 18, 2022
Better Together

Penn State and Highmark Blue Shield are committed to your health and well-being.
Be assured...

- Penn State will retain the current percentage of health care contribution for the 5th year in a row
  (Union Employees should refer to their CBA)

- No plan design changes - health plan deductible, coinsurance, and copayment levels will remain the same for 2023

- Prescription coinsurance will remain the same for 2023
Penn State’s partnership with Highmark will continue to offer...

- National Network of providers
- Preventive services covered at 100%
- Emergency services covered at the in-network level
Plan Comparison

**Lion Advantage**
(formerly PPO Savings)
- Lower Premium
- No Copays
- Automatically Paired with Triple Tax Advantage HSA

**Lion Traditional**
(formerly PPO Plan)
- Higher Premium
- Copays
- Optional Pre-Tax FSA and Condition Care Program

Higher Deductible
Lower Deductible
LION Advantage

Formerly PPO Savings Plan

Triple Tax Advantage high-deductible plan with an employer-funded Health Savings Account
Lion Advantage Plan

Penn State automatically pairs this medical plan with a pre-tax Health Savings Account.

To be eligible, the employee must meet the following IRS regulations:

• Cannot have other health insurance (including Medicare and Tricare)
• The employee nor spouse cannot have a balance in a Health Care Flexible Spending Account (FSA) from another employer plan
  ➔ Must use any remaining Healthcare FSA funds by 12/31/22 if moving to Lion Advantage from Lion Traditional
• Cannot have a J1 Visa
• Cannot be classified as a Postdoctoral Fellow
## Lion Advantage Plan

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible (Ind/Fam)</td>
<td>$1,600 Individual</td>
</tr>
<tr>
<td></td>
<td>$3,200 Family</td>
</tr>
<tr>
<td>Coinsurance Out-of-Pocket Maximum (Excluding Deductible)</td>
<td>$1,975 Individual</td>
</tr>
<tr>
<td></td>
<td>$3,950 Family</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$3,575 Individual</td>
</tr>
<tr>
<td>After deductible and coinsurance</td>
<td>$7,150 Family</td>
</tr>
<tr>
<td>out-of-pocket maximum are met, eligible</td>
<td></td>
</tr>
<tr>
<td>services are paid at 100%</td>
<td></td>
</tr>
<tr>
<td>Coinsurance Percentage</td>
<td>10%/90%</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Covered at 100%</td>
</tr>
<tr>
<td>ALL medical and prescription services</td>
<td>Applied to deductible and coinsurance</td>
</tr>
</tbody>
</table>

Family deductible applies when there is more than one person covered on the plan. ENTIRE Family deductible must be satisfied, by one or any combination of the family members, BEFORE the plan begins to pay claims at 90%.
## Lion Advantage Plan

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pharmacy - After deductible is met</td>
<td></td>
</tr>
<tr>
<td>Prior Authorization - Change to drug on formulary, or you need a prior auth for current drug covered at non-preferred brand level</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Retail Pharmacy (31-day supply):</td>
</tr>
<tr>
<td></td>
<td>- Generic Drugs: 10%</td>
</tr>
<tr>
<td></td>
<td>- Preferred Brand Drugs: 20%</td>
</tr>
<tr>
<td></td>
<td>- Non-Preferred Brand Drugs: 40%</td>
</tr>
<tr>
<td></td>
<td>Mail Order (90-day supply) - Express Scripts or UHS:</td>
</tr>
<tr>
<td></td>
<td>- Generic Drugs: 10%</td>
</tr>
<tr>
<td></td>
<td>- Preferred Brand Drugs: 20%</td>
</tr>
<tr>
<td></td>
<td>- Non-Preferred Brand Drugs: 40%</td>
</tr>
<tr>
<td></td>
<td>Specialty</td>
</tr>
<tr>
<td></td>
<td>- Preferred Rx: 20% and $65 minimum</td>
</tr>
<tr>
<td></td>
<td>- Non-Preferred Rx: 40% and $100 min.</td>
</tr>
<tr>
<td></td>
<td>- Non-Preferred Brand Drugs: 40%</td>
</tr>
<tr>
<td></td>
<td>Out-of-Pocket Maximum is integrated with the medical deductible</td>
</tr>
</tbody>
</table>
Lion Advantage Plan includes a Health Savings Account (HSA)

Triple Tax Savings
1. Contributions pre-tax
2. Distributions on eligible expenses pre-tax
3. Investments and interest – pre-tax

Remember: Money must be in the account before spending it
HSA Contributions

ANNUAL 2023 Maximum contributions: $3,850 for Individual and $7,700 for Family

- Catch-up contribution of $1,000 for age 55 and older
- Annual Maximum includes both Employer and Employee Contributions
- Current contributions will cease as of 12/31/2022; to continue contributions for 2023 log into Workday during Open Enrollment
- Can change, start or stop your contributions at any time, with no qualifying event, via Workday; changes take effect with next applicable pay cycle

<table>
<thead>
<tr>
<th>Annual Base Salary</th>
<th>HSA Seed (Individual/Family)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than or equal to $45,000</td>
<td>$800/$1,600</td>
</tr>
<tr>
<td>$45,001 - $60,000</td>
<td>$600/$1,200</td>
</tr>
<tr>
<td>$60,001 - $90,000</td>
<td>$400/$800</td>
</tr>
<tr>
<td>Greater than $90,000</td>
<td>$200/$400</td>
</tr>
</tbody>
</table>

Seed money deposited with January pay cycle
Penn State contribution are included in the IRS limits
How to Manage Your Health Savings Account (HSA)

Claims sent from insurance vendors weekly:
- Medical/Rx
- Dental
- Vision

Pay providers by:
- Logging in to my.healthequity.com
- Using your debit card
  Administrative fee of $1.00/month

Download the App:
- Check your balance
- View claims
- 24/7 account support
Formerly PPO Plan

Traditional plan includes office visit & emergency room copayments, lower deductible for certain services, and separate out-of-pocket amount for prescriptions.
Lion Traditional – Faculty & Staff

### Salary as of 10/31/22

<table>
<thead>
<tr>
<th>Deductible</th>
<th>$45,000 or less</th>
<th>$45,001 - $60,000</th>
<th>$60,001 - $90,000</th>
<th>Greater than $90,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual:</td>
<td>$250</td>
<td>$375</td>
<td>$500</td>
<td>$625</td>
</tr>
<tr>
<td>Family:</td>
<td>$500</td>
<td>$750</td>
<td>$1,000</td>
<td>$1,250</td>
</tr>
</tbody>
</table>

**Deductible applies to:**

- Lab tests
- X-rays
- Surgery
- Inpatient admissions
- Durable medical equipment

**Deductible does not include:**

- Office visit copayments
- Emergency room copayments
- Prescriptions
### Lion Traditional – Faculty & Staff

<table>
<thead>
<tr>
<th>Feature</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Dependent on Salary on previous slide</td>
</tr>
<tr>
<td>Coinsurance Percentage after Deductible (in-network)</td>
<td>Employee pays 10% Penn State pays 90%</td>
</tr>
<tr>
<td>Coinsurance Out-of-Pocket Maximum (excluding deductible)</td>
<td>Individual: $1,250 Family: $2,500</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Covered at 100%</td>
</tr>
<tr>
<td>Office Visits (In Person, Virtual &amp; W360 Virtual Health)</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Specialist Visits (In Person &amp; Virtual)</td>
<td>$30 copay</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$30 copay</td>
</tr>
<tr>
<td>Emergency Room (waived if admitted)</td>
<td>$100 copay</td>
</tr>
</tbody>
</table>
# Lion Traditional Summary – Technical Service

<table>
<thead>
<tr>
<th>Feature</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>Individual:</td>
<td>$250</td>
</tr>
<tr>
<td>Parent/Child(ren):</td>
<td>$375</td>
</tr>
<tr>
<td>Family:</td>
<td>$500</td>
</tr>
<tr>
<td><strong>Coinsurance Percentage after Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>(in-network)</td>
<td></td>
</tr>
<tr>
<td>Employee pays:</td>
<td>10%</td>
</tr>
<tr>
<td>Penn State pays:</td>
<td>90%</td>
</tr>
<tr>
<td><strong>Coinsurance Maximum</strong></td>
<td></td>
</tr>
<tr>
<td>(excluding deductible)</td>
<td></td>
</tr>
<tr>
<td>Individual:</td>
<td>$750</td>
</tr>
<tr>
<td>Parent/Child(ren):</td>
<td>$1,125</td>
</tr>
<tr>
<td>Family:</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td></td>
</tr>
<tr>
<td>Covered at 100%</td>
<td></td>
</tr>
<tr>
<td><strong>Office Visits</strong> (In Person, Virtual &amp; W360 Virtual Health)</td>
<td>$10 copay</td>
</tr>
<tr>
<td><strong>Specialist Visits</strong> (In Person &amp; Virtual)</td>
<td>$20 copay</td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td>$20 copay</td>
</tr>
<tr>
<td><strong>Emergency Room (waived if admitted)</strong></td>
<td>$100 copay</td>
</tr>
</tbody>
</table>
## Lion Traditional Prescription Coverage

<table>
<thead>
<tr>
<th></th>
<th>Retail (30-day supply)</th>
<th>Mail Order (90-day supply) – Express Scripts or UHS</th>
<th>Specialty</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Generic Drugs</strong></td>
<td>50% coinsurance</td>
<td></td>
<td>50% and $50 maximum</td>
</tr>
<tr>
<td><strong>Preferred Brand Drugs</strong></td>
<td>50% coinsurance</td>
<td></td>
<td>70% and $100 maximum</td>
</tr>
<tr>
<td><strong>Non-Preferred Brand Drugs</strong></td>
<td>70% coinsurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mail Order (90-day supply)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Generic Drugs</strong></td>
<td>20% coinsurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preferred Brand Drugs</strong></td>
<td>20% coinsurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Non-Preferred Brand Drugs</strong></td>
<td>70% coinsurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Specialty</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preferred Drugs</strong></td>
<td>50% and $50 maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Non-Preferred Drugs</strong></td>
<td>70% and $100 maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Prior Authorization</strong></td>
<td>Change to drug on formulary, or you need a prior authorization for current drug; covered at non-preferred brand level</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>Annually $2,000 per person/$8,000 per family</td>
<td>Technical Service – Annually 1,000 per person/$6,000 per family</td>
<td>Prescriptions covered 100% if Out-of-Pocket Maximum Met</td>
</tr>
</tbody>
</table>
Lion Traditional – Condition Care Program

- Must be enrolled in the Lion Traditional Plan
- Previously the Value Based Benefits program

To provide lower cost-sharing on high value services for employees, spouses, and children with one or more conditions:

- Diabetes
- High Blood Pressure
- High Cholesterol

- Aimed at eliminating cost barriers for those taking the necessary steps to manage their health and chronic conditions
- All fees waived for office visits, required lab-work and diabetic supplies related to the condition (based off list of services and diagnoses)
- Prescriptions not included in CCP
- No enrollment necessary – Highmark will automatically enroll members based on their diagnosis and pay appropriate claims at 100%
Health Care FSA - Features

<table>
<thead>
<tr>
<th>Account</th>
<th>IRS Annual Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care FSA</td>
<td>$3,050 (per employee)</td>
</tr>
<tr>
<td>Those enrolling in the PPO Savings Plan cannot enroll in a Health Care FSA</td>
<td></td>
</tr>
</tbody>
</table>

Health Care FSA

- **Annual contribution maximum of $3,050**
- Contributions are income-tax free
- FSA funds are available immediately in January
- No changes can be made to your FSA during the year unless you experience a qualifying event
- IF you elect an FSA during Open Enrollment, you can carry forward up to $570 from 2022
- Claims for 2022 must be submitted by March 31, 2023

Eligible Expenses List - [healthequity.com/fsa-qme](http://healthequity.com/fsa-qme)
Benefits for BOTH
Lion Advantage and Lion Traditional
Health Plan Highlights

- Highmark has an extensive network of participating hospitals and doctors nationwide
- Greater saving opportunities, resulting in less out-of-pocket expense for our employees with Highmark
- Highmark Member Engagement – text strategies
- Aunt Bertha
- Blues on Call – Health coaches and nurse hotline 24/7
- Baby BluePrints
- Blue365 Deals
No cost-sharing preventive care

What’s the difference between preventive and diagnostic care?

You get preventive care:
- When you’re symptom-free
- To follow medical guidelines

(Shown in Preventive Care Schedule on your member website)

You get diagnostic care:
- In response to symptoms or a health risk

Many preventive care services are covered 100% in network, including:
- Preventive care visits and screenings
- Pediatric immunizations
- Routine gynecological exams and mammograms

Preventive services are covered 100% for most plans.
Highmark’s Care Cost Estimator

Get pricing information for a wide variety of non-emergency procedures.

- Discover ways to keep cost down!
- Along with your deductible information and plan information, the Care Cost Estimator will also provide information such as provider location and quality
- Available after 1/1/23
Prescription Plan Highlights

• Your existing Rx at retail pharmacies and/or University Health Services can be refilled after 1/1/23; just present your new Highmark ID Card

• Refills through Express Scripts by Mail and Accredo Specialty will be transferred and available for refill upon normal refill date on or after 1/1/2023

• Highmark and CVS Caremark formulary listings vary

• Certain non-formulary CVS Caremark medications will be subject to Prior Authorization unless you switch to the generic/formulary alternative; you will receive a letter in the mail if you are impacted; non-formulary drugs that are authorized for you are covered at the 70% cost share
Preventive Drug List – Prescription Coverage

**Lion Traditional – Lower Coinsurance Levels**

<table>
<thead>
<tr>
<th>Generic</th>
<th>10% Coinsurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred Brand</td>
<td>20% Coinsurance</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>40% Coinsurance</td>
</tr>
</tbody>
</table>

**Lion Advantage - NO Deductible, Coinsurance Only**

Some examples:

- Anticoagulants – warfarin, Eliquis
- Anticonvulsants – Divalproex, Lamotrigine, Topiramate
- Antihyperlipidemic – simvastatin, Rosuvastatin
- Insulin - Novolog, Semglee
- Diabetic supplies & agents – Novolog, Fiasp, Pioglitazone
- Hypertension – lisinopril, Atenolol, Hydrochlorothiazide (HCTZ)
- Mental health – bupropion, Aripiprazole, Quetiapine
- Osteoporosis – Risedronate, Ibandronate
- Respiratory – Flovent, Pulmicort

Full listing will be available prior to January 1
Lab Tests
Lab Tests

Be sure to ask your doctor for a printed lab order to take with you to Quest or LabCorp OR tell your doctor to send your lab test to Quest or LabCorp

After Deductible – Coinsurance as follows:

- **Quest/LabCorp**
  - Emergency Room
  - Inpatient Lab Services
  - 10% Coinsurance

- **Other In-Network Labs**
  - Hospital-Based Labs
  - 30% Coinsurance

- **Out-of-Network Labs**
  - 50% Coinsurance

- Utilizing Quest and/or LabCorp, you save on average an 87%
- LabCorp is available at all MedExpress Locations
- Download the Quest and LabCorp apps to find locations, schedule tests, pay your bill and get your test results

The average savings are for lab expenses if billed with a medical diagnostic diagnosis. Labs billed as preventive or through the Condition Care Program are covered at 100%
Well360 Virtual Health

Powered by Amwell
Your Well360 Virtual Health
Powered by amwell

General Medical
24/7 on-demand access to board-certified doctors by phone, video, or mobile app. Request a consult or schedule an appointment for a later time.

Behavioral Health Care
Meet with a therapist 7 days a week from the comfort of your home and get support for anxiety, depression, stress, and more.

Dermatology
Upload images and provide details about your skin condition and receive a response in just 2 business days from a licensed dermatologist. Includes 7-day follow-up for any questions or needs.

Register or schedule a virtual appointment today at Well360VirtualHealth.com.

Download the Well360 Virtual Health app by visiting Google Play or the app store.
# Virtual Benefit

## General Medicine
- **Lion Advantage Plan**
  - Deductible/Coinsurance Applies ($64/visit)
- **Lion Traditional Plan**
  - Office Visit Copay Applies

## Dermatology
- **Lion Advantage Plan**
  - Deductible/Coinsurance Applies ($64/visit)
- **Lion Traditional Plan**
  - Office Visit Copay Applies

## Behavioral Health
- **Lion Advantage Plan**
  - Deductible/Coinsurance Applies (see below)
- **Lion Traditional Plan**
  - Office Visit Copay Applies

* Requires an appointment

**Non-MD Providers** = $90 (Masters) and $115 (PhD) per visit

**Psychiatrists** = $250 (initial diagnostic evaluation) and then $95 ongoing sessions
Highmark Blue365
Save on your health journey
Join Blue365 for FREE to get great savings on everything health

Why
From workout gear to gym memberships to healthy meal services, we’ll take a little off the top while you’re taking a little off your middle.

Where
blue365deals.com

When
1-855-511-BLUE (2583)
Mon – Fri, 8 a.m. – 5 p.m. ET
Get offers from these brands and more:

- Reebok
- Jenny Craig
- Garmin
- Fitness your way by Tivity Health
- Skechers
- TruHearing
- Gympass
Highmark Concierge
Well360 Concierge:
Well360 Concierge can help you:
• Find the right in-network doctors and facilities.
• Schedule an appointment.
• Walk you through the ins and outs of your benefits.
• Find the most cost-effective care.

Website:
After January 1, 2023, visit us at www.highmark.com/penn-state

Highmark Plan app:
Download the Highmark Plan app from the Apple App Store or Google Play and set up your profile

Talk to your Well360 Concierge today. Just call 1-844-945-5509
Monday – Friday, 8 a.m. – 5 p.m. ET.
New ID Cards

- Employees will receive new ID cards for 1/1/2023
- New cards expected to arrive in December
- All ID numbers will begin with P8U
Health Care Plan Contributions
# Faculty & Staff Health Care Plan Contributions

## SALARY-BASED MONTHLY PREMIUM CONTRIBUTION – LION ADVANTAGE PLAN

<table>
<thead>
<tr>
<th>Salary %</th>
<th>Individual</th>
<th>Two Person</th>
<th>Parent/Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,000</td>
<td>0.78%</td>
<td>1.89%</td>
<td>1.75%</td>
<td>2.41%</td>
</tr>
<tr>
<td>$40,000</td>
<td>$19.50</td>
<td>$47.25</td>
<td>$43.75</td>
<td>$60.25</td>
</tr>
<tr>
<td>$50,000</td>
<td>$26.00</td>
<td>$63.00</td>
<td>$58.33</td>
<td>$80.33</td>
</tr>
<tr>
<td>$60,000</td>
<td>$32.50</td>
<td>$78.75</td>
<td>$72.92</td>
<td>$100.42</td>
</tr>
<tr>
<td>$75,000</td>
<td>$39.00</td>
<td>$94.50</td>
<td>$87.50</td>
<td>$120.50</td>
</tr>
<tr>
<td>$85,000</td>
<td>$48.75</td>
<td>$118.13</td>
<td>$109.38</td>
<td>$150.63</td>
</tr>
<tr>
<td>$100,000</td>
<td>$55.25</td>
<td>$133.88</td>
<td>$123.96</td>
<td>$170.71</td>
</tr>
<tr>
<td>$140,000</td>
<td>$91.00</td>
<td>$220.50</td>
<td>$145.83</td>
<td>$204.17</td>
</tr>
</tbody>
</table>

## SALARY-BASED MONTHLY PREMIUM CONTRIBUTION – LION TRADITIONAL PLAN

<table>
<thead>
<tr>
<th>Salary %</th>
<th>Individual</th>
<th>Two Person</th>
<th>Parent/Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,000</td>
<td>1.51%</td>
<td>3.68%</td>
<td>3.41%</td>
<td>4.69%</td>
</tr>
<tr>
<td>$40,000</td>
<td>$37.75</td>
<td>$92.00</td>
<td>$85.25</td>
<td>$117.25</td>
</tr>
<tr>
<td>$50,000</td>
<td>$50.33</td>
<td>$122.67</td>
<td>$113.67</td>
<td>$156.33</td>
</tr>
<tr>
<td>$60,000</td>
<td>$62.92</td>
<td>$153.33</td>
<td>$142.08</td>
<td>$195.42</td>
</tr>
<tr>
<td>$75,000</td>
<td>$75.50</td>
<td>$184.00</td>
<td>$170.50</td>
<td>$234.50</td>
</tr>
<tr>
<td>$85,000</td>
<td>$94.38</td>
<td>$230.00</td>
<td>$213.13</td>
<td>$293.13</td>
</tr>
<tr>
<td>$100,000</td>
<td>$106.96</td>
<td>$260.67</td>
<td>$241.54</td>
<td>$332.21</td>
</tr>
<tr>
<td>$140,000</td>
<td>$125.83</td>
<td>$306.67</td>
<td>$284.17</td>
<td>$390.83</td>
</tr>
</tbody>
</table>

| $140,000 | $176.17    | $429.33    | $397.83           | $547.17|
## Technical Service Health Care Plan Contributions

### SALARY-BASED BI-WEEKLY PREMIUM CONTRIBUTION – LION ADVANTAGE PLAN

<table>
<thead>
<tr>
<th>Salary %</th>
<th>$30,000</th>
<th>$40,000</th>
<th>$50,000</th>
<th>$60,000</th>
<th>$75,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>1.44%</td>
<td>$16.62</td>
<td>$22.15</td>
<td>$27.69</td>
<td>$33.23</td>
</tr>
<tr>
<td>Two Person</td>
<td>3.11%</td>
<td>$35.88</td>
<td>$47.85</td>
<td>$59.81</td>
<td>$71.77</td>
</tr>
<tr>
<td>Parent/Child(ren)</td>
<td>2.90%</td>
<td>$33.46</td>
<td>$44.62</td>
<td>$55.77</td>
<td>$66.92</td>
</tr>
<tr>
<td>Family</td>
<td>3.90%</td>
<td>$45.00</td>
<td>$60.00</td>
<td>$75.00</td>
<td>$90.00</td>
</tr>
</tbody>
</table>

### SALARY-BASED BI-WEEKLY PREMIUM CONTRIBUTION – LION TRADITIONAL PLAN

<table>
<thead>
<tr>
<th>Salary %</th>
<th>$30,000</th>
<th>$40,000</th>
<th>$50,000</th>
<th>$60,000</th>
<th>$75,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>2.94%</td>
<td>$33.92</td>
<td>$45.23</td>
<td>$56.54</td>
<td>$67.85</td>
</tr>
<tr>
<td>Two Person</td>
<td>6.33%</td>
<td>$73.04</td>
<td>$97.38</td>
<td>$121.73</td>
<td>$146.08</td>
</tr>
<tr>
<td>Parent/Child(ren)</td>
<td>5.92%</td>
<td>$68.31</td>
<td>$91.08</td>
<td>$113.85</td>
<td>$136.62</td>
</tr>
<tr>
<td>Family</td>
<td>7.95%</td>
<td>$91.73</td>
<td>$122.31</td>
<td>$152.88</td>
<td>$183.46</td>
</tr>
</tbody>
</table>
Spousal Information
Dually-Employed at Penn State

• Employees and dependents cannot be enrolled in TWO Penn State health, dental, and/or vision plans

• For health care coverage only
  ✓ Faculty/Staff - If enrolling as Two-Person or Family, higher-paid employee must elect coverage; lower-paid employee must waive coverage in Workday
  ✓ Technical Service – If BOTH employee and spouse are Technical Service and are enrolling as Two-Person or Family, higher-paid employee must elect coverage; lower-paid employee must waive coverage in Workday; Does not apply if one spouse is faculty/staff and other is Technical Service
  ✓ Each employee and spouse may enroll as “Individual” level coverage if not covering each other

Spousal Insurance Surcharge

• Applies if employee chooses to cover spouse who is eligible for group health coverage through their own employer

• Surcharge: $100/month

• Does not apply to Technical Service employees
Additional Benefits
Dependent Care FSA - Features

<table>
<thead>
<tr>
<th>Account</th>
<th>IRS Annual Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Care FSA</td>
<td>$5,000 (per family)</td>
</tr>
<tr>
<td>All employees are eligible, regardless of health plan</td>
<td></td>
</tr>
</tbody>
</table>

- $5,000 Annual contribution per family maximum
- Contributions are income-tax free
- Claims must be incurred during calendar year
- Money must be in account before you can be reimbursed
- Claims for 2022 must be submitted by March 31, 2023
- No carry over provision on the Dependent Care FSA

- Changes can be made within 31 days of
  -- Change in day care cost
  -- Change in day care needs

- Funds can be use for day care for children under the age of 13
- Adult day care services for eligible tax dependents
2023 Dental Plan

Faculty/Staff:
• Employee Only: $5.23/month
• Family: $17.86/month

Technical Service Basic:
(no in-network deductible for Tier II services):
• Employee Only: $2.68 bi-weekly
• Family: $9.15 bi-weekly

Utilize in-network providers for greatest benefit

Tech Service – See CBA for more details
2023 Dental Plan

Download the United Concordia App

- View dental claims

- Chat with the same representatives via the app who can also in turn take your call, should you need additional assistance

- 20% discount on Philips Sonicare products at Philips.com/UnitedConcordia
2023 Vision Plan

**Employee Only:** $1.05/month, $0.48/bi-weekly basic

**Family:** $3.47/month, $1.60/bi-weekly basic

Utilize in-network providers for greatest benefit

- All frames at NO cost with Target Optical
- 40% discount on additional glasses
- 40% discount on hearing aids
- Download the EyeMed App

Tech Service – See CBA for more details
Life Insurance

Penn State Paid Life Insurance

- Penn State provides life insurance FREE OF CHARGE
- $50,000 for Faculty & Staff
- $25,000 for Technical Service employees
- $125,000 for University Police

Optional Life Insurance

- During Open Enrollment you can increase by 1x your salary without proof of good health
- Enroll anytime with proof of good health
- Plan maximum is 8x’s your salary or $1.5 million

Minimal Optional Life Insurance Increase

Rates in Workday during Open Enrollment will automatically calculate based on the new rate and your age
Life Insurance

Spousal Life Insurance:
• Minimal rate increase
• Rates in Workday during Open Enrollment will automatically calculate based on the new rate and your age
• Enroll anytime with proof of good health

Dependent Child Life Insurance:
• Covers any number of children up through the age of 26
• No change to rates for 2023

Accidental Death & Dismemberment (AD&D):
• Employee only or Family coverage
• May enroll during Benefits Open Enrollment without proof of good health
• Travel assistance benefit included
Short-Term Disability Insurance (STD)

- Enroll anytime without proof of good health
- Pre-existing conditions will apply
- 60% of your salary up to $1500/week

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; and

- The disability begins in the first 12 months after your effective date of coverage.

If you are already pregnant when you first enroll in the STD Benefits, the pre-existing exclusion will apply, and benefits will not be payable for that particular pregnancy condition.
Long-Term Disability Insurance (LTD)

• Provides protection from loss of income if you become unable to work because of an accident, illness or injury

• 60% of your salary up to $5,000 per month

• Enroll anytime with proof of good health

• Additional optional coverage with Retirement Income Protection, if enrolled in LTD
Employee Assistance Program (EAP)

Health Advocate All-In-One Benefits includes personalized assistance with Healthcare issues and Work/Life concerns, for example:

- Short-term, professional counseling
- Stress, depression, anxiety
- Drug and alcohol abuse
- Legal, financial concerns
- Blogs, webinars, tools
- Health Care help

Available to all benefits-eligible employees, spouses, dependent children, parents, and parents-in-law

- No limit to the number of uses per concern (up to 5 face-to-face visits with therapist per concern)
- Free services (pre-paid by Penn State) – no cost to employees/families
- Completely confidential
- Available for up to 120 days after retirement/termination

24-hour assistance, available seven days a week by calling 866-799-2728
Important Next Steps
Use the Benefits Mentor Tool

Compare the PPO Plan to the PPO Savings Plan using YOUR own health and prescription claims.
Tuesday, November 1 – Friday, November 18
(Open Enrollment will close by 5pm EST)

1. Log in to **Workday** through Worklion.psu.edu.

2. Go to the Workday Inbox
   To find your Open Enrollment event and to review your benefit options

Workday mobile app available – any issues completing open enrollment – log onto your desktop
Things to Remember...

Your 2022 elections are the default and will carry forward to 2023 if no action is taken...EXCEPT:

• Lion Traditional Plan Members who are changed salary bands due to GSI will default to waived status; they MUST log in to select the PPO Plan with the new deductible

• Lion Advantage Plan Members need to log in to Workday to select the HSA to trigger the employer seed funding AND to continue their HSA payroll contributions

• FSA’s must be elected during Benefits Open Enrollment for 2023

• If Open Enrollment event is “on hold,” that means you have another change benefit event in Workday that you need to finalize before completing Open Enrollment
Pre-Retirement
Retirement

- Attend webinar to learn about the University’s retirement process
- Learn about insurance options for individuals hired prior to 2010
- Ask questions live via interactive chat
- Details and schedule can be found at hr.psu.edu/preparing-to-retire

NOTE: For those individuals retiring on December 31st, you do NOT need to complete Open Enrollment
Benefits Vendor Partners

HIGHMARK
1.844.945.5509

HealthEquity
1.866.346.5800

UNITED CONCORDIA
1.800.423.8217

eyemed
1.866.939.3635

unum
1.866.220.8460

HR Services
814.865.1473
Workday, enrollment, or eligibility questions
hr.psu.edu/benefits