

2025 Benefits Open Enrollment

Friday, November 1 – Friday, November 15, 2024



PennState



2025 Benefits Updates



2025 Benefits Updates

- Medical plan updates
 - ***NEW*** Lion Advantage Flex
 - For Faculty and Staff only
 - Lion Traditional
 - No plan design changes for Faculty and Staff
 - ***NEW*** Technical Service employees will have a change in Well360 virtual health visits costs
 - Lion Advantage HSA
 - Increase in deductible amounts per IRS limits; \$1,650 individual or \$3,300 family
 - ***NEW*** Technical Service employees will have a change in Well360 virtual health visits costs
- Slight contribution increase to dental costs for all employees
- Slight contribution increase for optional age-graded employee life for all employees
- Slight contribution increase for optional age-graded spouse life for all employees
- Increased coverage for child life and LTD benefits for Technical Service employees to match Faculty and Staff
- ***NEW*** Identity protection insurance for Faculty & Staff; employee paid and enroll through Workday
- ***NEW*** Legal insurance for Faculty & Staff; employee paid and enroll through Workday
- ***NEW*** Pet insurance for Faculty & Staff; employee paid with enrollment and payment through the vendor



Health Plan Contributions



2025 premium contributions

The University has strived to minimize the impacts on employees while continuing to offer access to affordable, high quality health care plans

Why are health care costs continuing to rise?

- Provider rate increases, rising supply and labor costs
- Workforce shortages and burnout
- Hospital consolidation – When systems merge, costs increase
- High-cost claimants – million-dollar claims are increasing
- Innovative drugs – New treatments drive costs, such as cell and gene therapies, weight loss drugs

What does this mean for me?

- Premium contribution percentage of salary will increase but NO plan design changes for 2025
- Penn State continues to maintain the 75%/25% cost-sharing principle whereby Penn State absorbs 75% of the overall cost of health care and employees absorb 25%

2025 Faculty and Staff – Lion Traditional

Example payroll premium contributions

		2025 Salary-based MONTHLY premium contributions – LION TRADITIONAL								
	Percent % of Employee Salary	\$30,000	\$40,000	\$55,000	\$75,000	\$85,000	\$100,000	\$140,000	\$175,000	\$200,000
Individual	1.74%	\$43.50	\$58.00	\$79.75	\$108.75	\$123.25	\$145.00	\$203.00	\$253.75	\$290.00
Two Person	4.26%	\$106.50	\$142.00	\$195.25	\$266.25	\$301.75	\$355.00	\$497.00	\$621.25	\$710.00
Parent/Child(ren)	3.92%	\$98.75	\$131.67	\$181.04	\$246.88	\$279.79	\$329.17	\$460.83	\$579.04	\$658.33
Family	5.42%	\$135.50	\$180.67	\$248.24	\$338.75	\$383.92	\$451.67	\$632.33	\$790.42	\$903.33

		2024 Salary-based MONTHLY premium contributions – LION TRADITIONAL								
	Percent % of Employee Salary	\$30,000	\$40,000	\$55,000	\$75,000	\$85,000	\$100,000	\$140,000	\$175,000	\$200,000
Individual	1.54%	\$38.50	\$51.33	\$70.58	\$96.25	\$109.08	\$128.33	\$179.67	\$224.58	\$256.67
Two Person	3.76%	\$94.00	\$125.33	\$172.33	\$235.00	\$266.33	\$313.33	\$438.67	\$548.33	\$626.67
Parent/Child(ren)	3.49%	\$87.25	\$116.33	\$159.96	\$218.13	\$247.21	\$290.83	\$407.17	\$508.96	\$581.67
Family	4.79%	\$119.75	\$159.67	\$219.54	\$299.38	\$339.29	\$399.17	\$558.83	\$698.54	\$798.33

		MONTHLY Dollar \$ Difference from 2024 to 2025								
		\$30,000	\$40,000	\$55,000	\$75,000	\$85,000	\$100,000	\$140,000	\$175,000	\$200,000
Individual		\$5.00	\$6.67	\$9.17	\$12.50	\$14.17	\$16.67	\$23.33	\$29.17	\$33.33
Two Person		\$12.50	\$16.67	\$22.92	\$31.25	\$35.42	\$41.67	\$58.33	\$72.92	\$83.33
Parent/Child(ren)		\$11.50	\$15.34	\$21.08	\$28.75	\$32.58	\$38.34	\$53.66	\$70.08	\$76.66
Family		\$15.75	\$21.00	\$28.70	\$39.37	\$44.63	\$52.50	\$73.50	\$91.88	\$105.00

2025 Faculty and Staff – Lion Advantage (HSA or Flex)

Example payroll premium contributions

2025 Salary-based MONTHLY premium contributions – LION ADVANTAGE HSA or LION ADVANTAGE FLEX										
	Percent % of Employee Salary	\$30,000	\$40,000	\$55,000	\$75,000	\$85,000	\$100,000	\$140,000	\$175,000	\$200,000
Individual	0.91%	\$22.75	\$30.33	\$41.71	\$56.88	\$64.46	\$75.83	\$106.17	\$132.71	\$151.67
Two Person	2.19%	\$54.75	\$73.00	\$100.38	\$136.88	\$155.13	\$182.50	\$255.50	\$319.38	\$365.00
Parent/Child(ren)	2.03%	\$50.75	\$67.67	\$93.04	\$126.88	\$143.79	\$169.17	\$236.83	\$296.04	\$338.33
Family	2.79%	\$69.74	\$93.00	\$127.88	\$174.38	\$197.63	\$232.50	\$325.50	\$406.88	\$465.00

2024 Salary-based MONTHLY premium contributions – LION ADVANTAGE HSA										
	Percent % of Employee Salary	\$30,000	\$40,000	\$55,000	\$75,000	\$85,000	\$100,000	\$140,000	\$175,000	\$200,000
Individual	0.80%	\$20.00	\$26.67	\$36.67	\$50.00	\$56.67	\$66.67	\$93.33	\$116.67	\$133.33
Two Person	1.93%	\$48.25	\$64.33	\$88.46	\$120.63	\$136.71	\$160.83	\$225.17	\$281.46	\$321.67
Parent/Child(ren)	1.79%	\$44.75	\$59.67	\$82.04	\$111.88	\$126.79	\$149.17	\$208.83	\$261.04	\$298.33
Family	2.46%	\$61.50	\$82.00	\$112.75	\$153.75	\$174.25	\$205.00	\$287.00	\$358.75	\$410.00

MONTHLY Dollar \$ Difference from 2024 to 2025										
		\$30,000	\$40,000	\$55,000	\$75,000	\$85,000	\$100,000	\$140,000	\$175,000	\$200,000
Individual		\$2.75	\$3.66	\$5.04	\$6.88	\$7.79	\$9.16	\$12.84	\$16.04	\$18.34
Two Person		\$6.50	\$8.67	\$11.92	\$16.25	\$18.42	\$21.67	\$30.33	\$37.92	\$43.33
Parent/Child(ren)		\$6.00	\$8.00	\$11.00	\$15.00	\$17.00	\$20.00	\$28.00	\$35.00	\$40.00
Family		\$8.24	\$11.00	\$15.13	\$20.63	\$23.38	\$27.50	\$38.50	\$48.13	\$55.00

2025 Technical Service – Lion Traditional

Example payroll contributions

Salary-based BI-WEEKLY premium contributions – LION TRADITIONAL						
	Percent % of Employee Salary	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual	3.51%	\$40.50	\$54.00	\$67.50	\$81.00	\$101.25
Two Person	7.02%	\$81.00	\$108.00	\$135.00	\$162.00	\$202.50
Parent/Child(ren)	6.49%	\$74.88	\$99.85	\$124.81	\$149.77	\$187.21
Family	8.78%	\$101.31	\$135.08	\$168.85	\$202.62	\$253.27

2024 Salary-based BI-WEEKLY premium contributions – LION ADVANTAGE HSA						
	Percent % of Employee Salary	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual	2.97%	\$34.27	\$45.69	\$57.12	\$68.54	\$85.67
Two Person	6.40%	\$73.85	\$98.46	\$123.08	\$147.69	\$184.62
Parent/Child(ren)	5.98%	\$69.00	\$92.00	\$115.00	\$138.00	\$172.50
Family	8.03%	\$92.65	\$123.54	\$154.42	\$185.31	\$231.63

BI-WEEKLY Dollar \$ Difference from 2024 to 2025						
		\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual		\$6.23	\$8.31	\$10.38	\$12.46	\$15.58
Two Person		\$7.15	\$9.54	\$11.92	\$14.31	\$17.88
Parent/Child(ren)		\$5.88	\$7.85	\$9.81	\$11.77	\$14.71
Family		\$8.66	\$11.54	\$14.43	\$17.31	\$21.64

Rates per the Teamsters Local Union No. 8 Collective Bargaining Agreement (CBA) July 1, 2024 – June 30, 2028

2025 Technical Service – Lion Advantage HSA

Example payroll contributions

Salary-based BI-WEEKLY premium contributions – LION ADVANTAGE HSA						
	Percent % of Employee Salary	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual	2.10%	\$24.23	\$32.31	\$40.38	\$48.46	\$60.58
Two Person	4.20%	\$48.46	\$64.62	\$80.77	\$96.92	\$121.15
Parent/Child(ren)	3.89%	\$44.88	\$59.85	\$74.81	\$89.77	\$112.21
Family	5.25%	\$60.58	\$80.77	\$100.96	\$121.15	\$151.44

2024 Salary-based BI-WEEKLY premium contributions – LION ADVANTAGE HSA						
	Percent % of Employee Salary	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual	1.45%	\$16.73	\$22.31	\$27.88	\$33.46	\$41.83
Two Person	3.14%	\$36.23	\$48.31	\$60.38	\$72.46	\$90.58
Parent/Child(ren)	2.93%	\$33.81	\$45.08	\$56.35	\$67.62	\$84.52
Family	3.94%	\$45.46	\$60.62	\$75.77	\$90.92	\$113.65

BI-WEEKLY Dollar \$ Difference from 2024 to 2025						
		\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual		\$7.50	\$10.00	\$12.50	\$15.00	\$18.75
Two Person		\$12.23	\$16.31	\$20.39	\$24.46	\$30.57
Parent/Child(ren)		\$11.07	\$14.77	\$18.46	\$22.15	\$27.69
Family		\$15.12	\$20.15	\$25.19	\$30.23	\$37.79

Rates per the Teamsters Local Union No. 8 Collective Bargaining Agreement (CBA) July 1, 2024 – June 30, 2028



Highmark Concierge



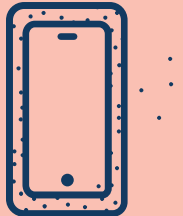
Connect with Highmark



Website - MyHighmark.com



App - Scan the code to download the My Highmark app



Concierge Team - Call 1-844-945-5509

Social Media - [Find us here:](#)



Or connect with your Penn State team



Penn State HR Services:

You can initiate contact with the Benefits team by contacting HR Services at 1.814.865.1473.



Email Penn State Employee Benefits:

benefits@psu.edu



Highmark Virtual Consultation:

Upon information received by the Benefits team from HR Services, or via email, you will be provided information to schedule a Virtual Consultation with one of two dedicated Highmark Benefit Consultants for Penn State.



Medical & Prescription Coverage



Plan Comparison

Higher Premium	Lower Deductible
Lion Traditional	
Copays Office visits, Specialist visits, Urgent Care, ER	Optional Pre-Tax FSA and Condition Care Program

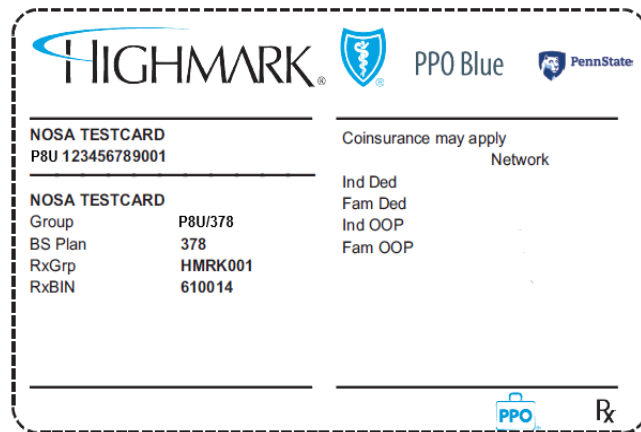
Lower Premium	Higher Deductible
Lion Advantage HSA	
No Copays All services apply to deductible and coinsurance	Automatically paired with triple-tax advantage HSA

Lower Premium	Higher Deductible
Lion Advantage Flex *NEW*	
No Copays All services apply to deductible and coinsurance	Meant for Medicare or other health plan enrollees as NO HSA is opened; Optional Pre-Tax FSA

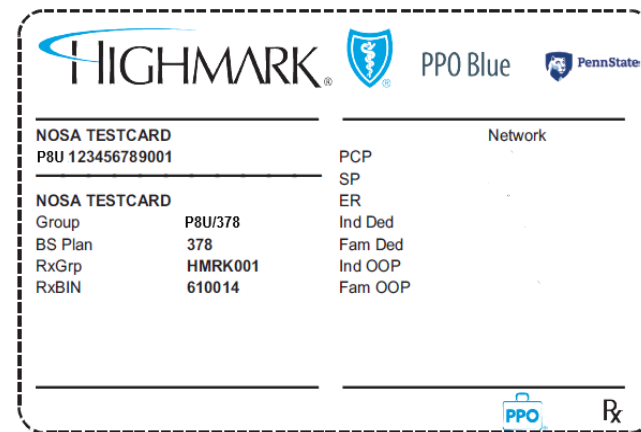
New ID Cards

- Updated Highmark cards mailed in December 2024 due to federal changes to the Total Maximum Out-of-Pocket (TMOOP) amounts.
- Employees may continue to use existing cards until new cards are received.
- Employees can use MyHighmark to obtain an electronic copy of their card until physical card arrives.
- An overview of plan designs will be presented today. For a more detailed review of each plan design, please access the Highmark 2025 Plan Design Tutorial from the 2025 Medical Plan Comparison page later in October.

Lion Advantage HSA and Lion Advantage Flex



Lion Traditional



Lion Traditional Plan: At-a-Glance

Deductible

- Faculty / Staff = Deductibles per salary
- Tech Service = Deductible per CBA

Coinsurance

- 10% / 90% for medical services

Coinsurance Maximum

- Faculty / Staff = \$1,250 Individual, \$2,500 Family
- Tech Service = \$750 to \$1,500 based on enrollment tier

Max OOP: Deductible + Coinsurance

- Faculty / Staff = \$1,500 to \$3,750 depending on deductible and coverage tier
- Tech Service = \$1,000 to \$2,000 depending on deductible and coverage tier

Copays

- No maximums; not part of deductible or coinsurance
- Office visit = \$20 Faculty/Staff; \$10 Technical Service
- Specialist visit = \$30 Faculty/Staff; \$20 Technical Service
- Urgent Care = \$30 Faculty/Staff; \$20 Technical Service
- Emergency Room = \$100 Faculty/Staff/Technical Service
 - *Emergency Room copay waived if admitted*

Prescription

- Faculty/Staff Maximum; \$2,000 individual, \$8,000 Family
- Technical Service Maximum; \$1,000 individual, \$6,000 Family
- Generic
- Formulary Brand
- Non-Formulary Brand

Lion Traditional plans has “3 buckets” where medical services apply

- ✓ All employee medical services go toward deductible first (x-rays, lab work, surgery, and hospital admissions)
- ✓ After deductible is met, all medical services will apply to the coinsurance maximum
- ✓ Once the maximum out-of-pocket amounts have been met, the plan pays 100%

- ✓ Copays are separate from Deductible and Coinsurance; there is no maximum for the accrual of copay amounts

- ✓ Prescription costs are separate from Deductible and Coinsurance with their own out-of-pocket maximum

Lion Advantage Plans: At-a-Glance

ALL services toward deductible

Office visits, X-ray/Lab, Inpatient and Outpatient, Prescription Drugs

Deductible

- \$1,650 Individual
- \$3,300 Family

Coinsurance

- 10% / 90% for medical services

Coinsurance Maximum

- \$1,975 Individual
- \$3,950 Family

Max OOP: Deductible + Coinsurance

- \$3,625 Individual
- \$7,250 Family

Prescription

- Generic
- Formulary Brand
- Non-Formulary Brand

Lion Advantage HSA and **Lion Advantage Flex** plans have “1 bucket” where medical services and prescription costs apply

- ✓ All employee medical services and prescription go toward deductible first
- ✓ After deductible is met, all medical services will apply to the coinsurance maximum
- ✓ Once the maximum out-of-pocket amounts have been met, the plan pays 100%

Prescription: 2 ways to get your medication



Retail

(31-day supply)



Mail order

(90-day supply)*



Preventive



Specialty

Lion Advantage HSA and Lion Advantage Flex	10% generic 20% preferred brand 40% non-preferred	10% generic 20% preferred brand 40% non-preferred	No deductible, coinsurance only 10% generic 20% preferred brand 40% non-preferred	20% preferred brand, \$65 min 40% non-preferred brand, \$100 min
Lion Traditional	50% generic 50% preferred brand 70% non-preferred	20% generic 20% preferred brand 70% non-preferred	Lower Coinsurance 10% generic 20% preferred brand 40% non-preferred	50% preferred brand, \$50 max 70% non-preferred brand, \$100 max

- UHS and Express Scripts are both home delivery options for a 3-month supply of non-specialty medications
- Faculty & Staff Lion Traditional has a \$2,000 individual or \$8,000 family out-of-pocket maximum
- Technical Service Lion Traditional has a \$1,000 individual or \$6,000 family out-of-pocket maximum
- Lion Advantage coinsurance applies after the medical deductible has been met

***90-day supply mail order is for maintenance drugs only.*

No cost-sharing preventive care

Many preventive care services are covered 100% in network, including:

- Preventive care visits and screenings
 - Pediatric immunizations
 - Routine gynecological exams and mammograms
-

What's the difference between preventive and diagnostic care?

You get preventive care:

- When you are symptom-free and are following the medical guidelines as shown on your preventive schedule.

You get diagnostic care:







- In response to symptoms or a health risk
-

Preventive Schedule is located on My Highmark.

Preventive services are covered 100% for most plans.

Get the right care, when you need it

Here's where to go based on costs, location, symptoms, and hours of operation.

Virtual Health	\$		Cold and flu Earaches Sinus infections	Access 24/7 via My Highmark
Doctor's Office*	\$\$	 or 	Ear and throat infections Stomach issues Diabetes	Business hours (generally)
Urgent Care*	\$\$\$	 or 	Sprains and strains Asthma Flu or cold with fever Moderate allergic reactions	Mornings, evenings, and weekends
Emergency Room (ER)	\$\$\$\$		Difficulty breathing Uncontrolled bleeding Severe injury	Open 24/7

*Many doctor and urgent care offices offer virtual visits. Talk to your provider about the options they have available.

If you believe you are having a medical emergency and you need immediate treatment,
go directly to any hospital emergency room or call 911

Well360 Virtual Health (Telemedicine)

Save time and get care — wherever it's convenient for you. With virtual visits, you can see a provider for symptoms and conditions that can be treated from home. You can even have prescriptions and refills sent to your preferred pharmacy

Schedule virtual visits for services including:

- **General Medicine, 24/7 Urgent care** *(Does not require scheduled appointment)*

Lion Advantage HSA and Lion Advantage Flex	Deductible/Coinsurance Applies (\$64/visit) <ul style="list-style-type: none">• \$0 after deductible
Lion Traditional Plan	Office Visit Copay Applies <ul style="list-style-type: none">• \$0 Copay

- **Behavioral Health: Therapy & Psychiatry**

Lion Advantage HSA and Lion Advantage Flex	Deductible/Coinsurance Applies <ul style="list-style-type: none">• \$0 after deductible
Lion Traditional Plan	Office Visit Copay Applies <ul style="list-style-type: none">• \$0 Copay

Well360 Virtual Health can be accessed exclusively through My Highmark.

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

Psychiatrists = \$250 for initial visit; \$95 for 15-minute and \$169 for 30-minute ongoing sessions

Lab Testing



After your deductible has been met, coinsurance applies as follows:

Quest or LabCorp
Emergency Room
Inpatient Lab Services

You pay **10%** coinsurance

Other In-Network Labs
Hospital Based Labs

You pay **30%** coinsurance

Out-of-Network Labs

You pay **50%** coinsurance

Stay in the network and pay less...you'll be surprised at how much you can save!

You can save on out-of-pocket costs when you get lab work done in network. All you need to do is have your testing done at one of the two preferred national labs, Quest Diagnostics and/or LabCorp. Download the apps to find locations, schedule tests, pay your bills, and get test results.

Which plan is right for you?



Do the math to find the plan that works best for you

The following employee examples can all be found within an online record within the Health Plan Comparisons section of the 2025 Benefits Open Enrollment website. This webinar will only look at one of the below scenarios



Beth

33, married with one child

Salary: \$80,000

Coverage Type:
Parent/Child(ren)

Her spouse has coverage
through their own employer



Jake

27, single and provides
coverage for his child

Salary: \$48,000

Coverage Type:
Parent/Child(ren)



Natalie

41, married, two young
children – one is a newborn

Salary: \$65,000

Coverage Type: Family
coverage

Spouse has own employer
coverage, but choosing to
cover on PSU plan



Eric

50, single, manages chronic
condition – type 2 diabetes

Salary: \$125,000

Coverage Type: Employee
only



Brenda

62, married, recently
diagnosed with a condition
requiring specialty
medication

Salary: \$44,500

Coverage Type:
Employee/Spouse

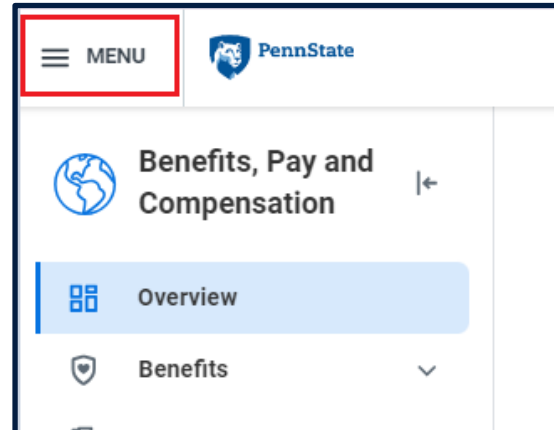
Spouse does not have
coverage from employer

Do the math to find the plan that works best for you

Premium Contributions		Lion Traditional	Lion Advantage HSA Lion Advantage Flex
Annual Payroll Premium Contributions		\$3,523	\$1,814
Spousal Surcharge Applies (\$100 per month)		\$1,200	\$1,200
Estimated Medical Needs	Total Allowed Cost	Lion Traditional	Lion Advantage HSA Lion Advantage Flex
Natalie			
Annual Routine Visit (PCP)	\$100	\$0	\$0
Ultrasound (PCP)	\$200	\$200	\$200
Maternity Care / C-Section	\$3,000	\$570	\$3,000
Inpatient Hospital Stay	\$10,000	\$1,000	\$1,090
Newborn			
Newborn Well Visit (Pediatrician)	\$200	\$0	\$0
Newborn 3-mo Well Visit (Pediatrician)	\$200	\$0	\$0
Newborn 6-mo Well Visit (Pediatrician)	\$200	\$0	\$0
Sick Visit (PCP)	\$300	\$20	\$30
Son: 6 years old			
Annual Routine Visit (Pediatrician)	\$200	\$0	\$0
Specialist Visit (ear issues)	\$300	\$30	\$30
Ear surgery	\$2,500	\$700	\$250
Hearing Test after Surgery	\$150	\$15	\$15
Spouse			
Annual Routine Visit (PCP)	\$200	\$0	\$0
Prescriptions (mail-order, generic)	\$300	\$60 <small>(20% coinsurance, separate out-of-pocket max)</small>	\$30 <small>(10% coinsurance, included in deductible and coinsurance)</small>
Total out of pocket costs		\$2,370	\$4,645
Total premium contributions and health plan out of pocket costs		\$7,093	\$7,659

Don't forget to use the Benefits Mentor tool

Find the tool online
Single-Sign On (SSO)



Medical Annual Open Enrollment for [Employee Name]

Projected Total Cost Per Paycheck
\$

Plans Available
Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee + Spouse.

3 items

Benefit Plan	*Selection	You Pay (Monthly)	Company Contribution (Monthly)
Highmark HDHP Lion Advantage Flex	<input type="radio"/> Select <input checked="" type="radio"/> Waive	\$	\$
Highmark HDHP Lion Advantage HSA	<input checked="" type="radio"/> Select <input type="radio"/> Waive	\$	\$
Highmark PPO Lion Traditional \$375/\$750	<input type="radio"/> Select <input checked="" type="radio"/> Waive	\$	\$

Health Care Instructions

General Instructions

You are seeing your current 2024 enrollment for your medical coverage.

***If you have had a salary increase or decrease that changes your deductible level for 2025, you will need to make sure you enroll in your newly-eligible medical plan. You will not see your 2024 medical plan since you will not be eligible for the same deductible level in 2025. Please review your current enrollment carefully to make sure you have elected all plans you wish to be enrolled in for 2025.

Need help deciding which health plan option is best for you? [Try Benefits Mentor](#)

Additional plan details can be accessed by clicking on the benefit plan name.

If you discontinue medical for yourself or your dependents, you will not be able to re-enroll in medical coverage until you have a qualifying event or you participate in the next annual benefits open enrollment. In addition, if hired prior to January 1, 2010, your ability to retire with medical benefits may be adversely affected as outlined in Policy HR54 (<https://policy.psu.edu/policies/hr54>) should you discontinue medical coverage on yourself.

Once your benefit plan is selected, you will click **Confirm and Continue** to make your dependent elections or changes. You must click **Confirm and Continue** to reach the dependent coverage page.

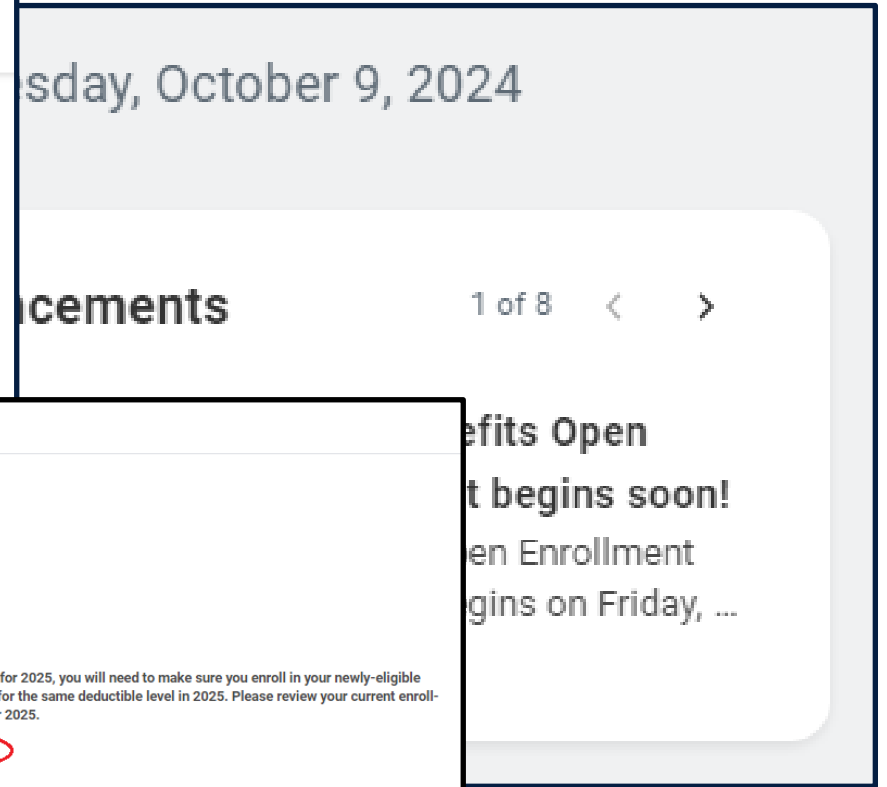
To elect dependent coverage, you will need to check the box beside the dependent name. To remove coverage, you will un-check the box beside the dependent name. To add a new dependent, you will need to "Add" and complete all required information. The coverage level and employee cost above the "Add" button will change as you add or remove dependents.

If the added dependent has not been previously verified by Penn State, you will receive an additional Workday inbox notice regarding dependent verification after you have added your dependent(s). You will have 45 days to complete the dependent verification or the dependent will be removed from coverage.

All medical plans are subject to a spousal surcharge, in addition to the regular required payroll contributions, if you cover a spouse who has their own employer-sponsored health coverage. Spousal surcharge does not apply to the dental and vision plans. If you enroll in medical coverage, you will need to enroll in one of the spousal surcharge benefit plan cards within the Additional Benefits section.

When you have completed selecting the benefit plan and dependents, you will need to **Save**.

If you **Cancel**, your changes for this plan will not be saved.



Don't forget to use the Benefits Mentor tool

Compare the Lion Traditional, Lion Advantage HSA, and/or Lion Advantage Flex plans using **YOUR** own health and prescription claims. Available on October 31, 2024.

**** Please note: if you are a new employee or did not participate in a Penn State medical plan last year, your claim details will not be available within this tool.**

1

Welcome 1 Choose a Medical Plan 2 Review Results 3

Your open enrollment ends in 31 DAYS 7 HOURS 17 MINUTES

Welcome, PSU Employee.

This tool will help you find the best medical plan for you and your family. This tool is to help you estimate which health care plan, go to [Workday](#) beginning November 1 to complete Benefits Open Enrollment.

Please note that the data in this tool is being configured based upon salaries as recorded in Workday on October 1, 2024 for

For faculty and staff, due to the state appropriations and general salary increase (ASI) delay, ASI will not be accounted for to determine your 2025 medical plan actual contributions. Your contributions will be calculated based on current salary reflect whether ASI is applied retroactively.

Any changes made to spousal or dependent coverage within this tool will need to be made in [Workday](#) during Benefits Open Enrollment November 15 AT 5 PM ET.

Please note that the tool will time out after 15 minutes due to security reasons and will need to log back in to continue.

2

Here are your medical plan options.

3

Now that you have selected a medical plan, here are your next steps

Use what you've learned here as you continue with your open enrollment. You can print this recommended plan information using the button in the upper-right side. After you have clicked the link to your enrollment site, this page will remain open just in case you need to take a look back at any of this information.

Open Enrollment is Friday November 1 through Friday, November 15, 2024 AT 5 PM ET, in Workday.

To enroll, please visit: <https://www.myworkday.com/psu/login.html>

Lion Traditional Highmark

Cost breakdown for this plan

Your Estimated Premium	\$4,697	
	\$391 per month	
View details		
Your Estimated Out-of-Pocket Costs	+	\$642
View details		
Your Estimated Total Cost		\$5,339

More ways to save

You can also contribute pre-tax dollars to the following accounts which will save you money and help you save for your health care costs.

Contributor	FSA
You (Recommended)	\$642
Your Employer	\$0
Total	\$642

VIEW PLAN DETAILS >



Other Services through Highmark



My Highmark

All your health care needs — all in one place.

Here's just some of what you can do:



Access your virtual member ID card, manage your costs and claims, and search for care.



Receive personalized recommendations for health programs.



Find virtual health tools and activities to help you reach your goals.



Check your health journey daily for new suggestions and advice.



PennState

Value-added benefits through Highmark

BLUE365®

Discounts to help you stay healthy and active – from workout gear to personal wellness to health meal services! We'll take a little off the top while you're taking a little off your middle.

Discounts on items that include:

HOME & FAMILY – FITNESS – TRAVEL – PERSONAL CARE

DIABETES PREVENTION PROGRAM

Lower your risk for prediabetes with simple, effective, practical strategies designed to help you may health lifestyle changes.

BABY BLUEPRINTS

Our maternity education program for mom-to-be questions and over-the-phone support from a nurse health coach that's available at no additional cost.

DISEASE MANAGEMENT PROGRAMS

Get help managing chronic conditions. Receive one-on-one nurse support for conditions like asthma, diabetes, heart disease, and other chronic conditions.

Visit My Highmark to learn more

Free Identity Theft Services through Experian by being Highmark members



Steps to Enroll:

1. Visit Experian Identity Works at www.experianidworks.com/highmark
2. Click “Get Started” and enter code for new enrollees only:
 - ✓ **HIGHMARK24** (Prior to 12/1/2024)
 - ✓ **HIGHMARK25** (Starting 12/1/2024)
3. Complete enrollment process

Value-added benefits through Highmark

WELLNESS COACHES

Looking to lose weight? Quit smoking? Be more active? Balance stress? A wellness coach can create a personalized plan for you, right over the phone, on your schedule. Sessions are free and confidential.

CASE MANAGERS

Need help managing a chronic condition? Registered nurses can help you navigate the health care system and make informed care decisions. Their goal is to keep you on track and feeling your best.

BEHAVIORAL HEALTH SPECIALISTS

Behavioral health specialists are here to support you on your journey to mental and emotional well-being. They offer a range of services designed to empower you and connect you with the resources you need.

SOCIAL WORKERS

Social Workers can support you and your family by connecting you to resources and information. They are specially trained to identify and support your unique health, social, familial, financial, and community resource needs.

24/7 NURSELINE

Answers from a health pro, 24/7. Get support for a registered nurse anytime and put your worries to bed.

Call the number on the back of your medical ID card.

Spousal Information



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



HealthEquity



Lion Advantage HSA Plan includes a Health Savings Account (HSA)



Tax Advantages

- 1 – Contributions are pre-tax
- 2 – Distributions on eligible expenses are pre-tax
- 3 – Investments and interest earned – pre-tax



Triple Tax Savings



Funds carry over from year-to-year



Funds are portable



Investment options (min balance of \$1,000)



Funds must be in the account prior to use

\$1.00 monthly administration fee deducted by HealthEquity

Funds can be used for:

Deductibles, coinsurance amounts, and out-of-pocket expenses

Funds can also be used for Vision, Dental Care, and Prescription

*Vision and Dental **DO NOT** get applied to medical deductible*

University HSA Contributions

Lion Advantage HSA plan only

Annual Base Salary	HSA Seed
Less than or equal to \$45,000	\$800 Individual \$1,600 Family
\$45,001 - \$60,000	\$600 Individual \$1,200 Family
\$60,001 - \$90,000	\$400 Individual \$800 Family
Greater than \$90,000	\$200 Individual \$400 Family

Seed money is deposited to HSA after your first January pay cycle

IRS 2025 Annual Contribution Maximums: \$4,300 Individual and \$8,550 Family

Catch-up contribution of \$1,000 for age 55 and older

Include the Penn State funding as part of the IRS limit

Cannot participate in an HSA and FSA in the same plan year; applies to spouse's plan as well

Health Care FSA



Account Type	IRS 2025 Annual Maximum
Health Care FSA	\$3,300 (per employee)

- Contributions are income-tax free
- Can enroll in health care FSA if enrolled in the Lion Traditional plan, the Lion Advantage Flex (this is the 2025 new health care plan) or another non-HDHP medical plan
 - *Cannot be enrolled in the Lion Advantage HSA plan or another employer's HSA plan*
- Your full health care FSA election is available in January
- Must elect during open enrollment to participate in the next plan year
- Changes can be made within 31 days of an IRS qualifying life event
- Health care FSA funds can be used on children through age 26
- Eligible for max of \$640 carryover from 2024 to 2025 – *ONLY IF you elect a health care FSA for 2025*
- Claims for 2024 must be submitted by March 31, 2025
- Learn more at learn.healthequity.com/pennstate

Dependent Care FSA



Account Type	IRS 2025 Annual Maximum
Dependent Care FSA	\$5,000 (per household)

- Contributions are income-tax free
- Must elect during open enrollment to participate in the next plan year
- Changes can be made within 31 days of an IRS qualifying life event
- Funds can be use for day care for children under the age of 13
- Adult day care services for eligible tax dependents
- Claims must be incurred during calendar year
- Money must be in account before you can be reimbursed
- Claims for 2024 must be submitted by March 31, 2025
- No carry over provision on the Dependent Care FSA
- Learn more at learn.healthequity.com/pennstate



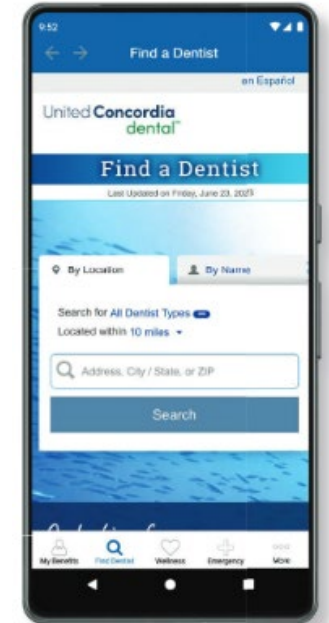
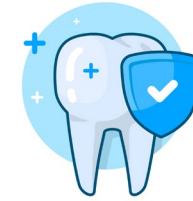
Additional Benefits at Penn State



2025 Dental plan information

UNITED CONCORDIA®

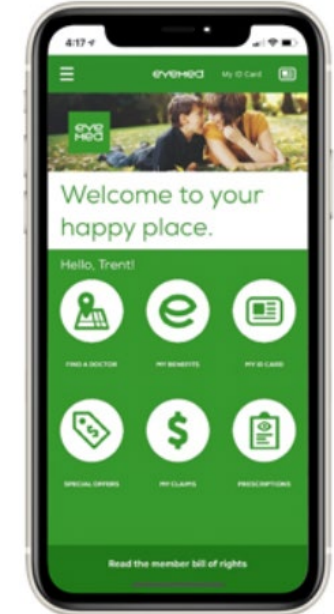
- Slight increase to employee contributions
- No plan design changes
- Use “Elite Prime” to find in-network dentists for the greatest benefit
- Download the United Concordia App to:
 - View your digital member ID card on the app
 - See dental claims, deductible information and coverage details
 - Chat with representatives regarding your dental plan or claim questions
- Philips Sonicare discounts at <https://www.philips.com/UnitedConcordia>
- Tuition Benefits reward points program for plan participants



Tech Service – See the online open enrollment webpages or your CBA for other plan options

2025 Vision plan information

- No contributions or plan design changes
- Use “INSIGHT” to find in-network dentists for the greatest benefit
- Download the EyeMed App to:
 - View your digital member ID card on the app
 - See vision claims, copay amounts, lens/frame allowances, and other coverage details
- Discounts on additional pairs of glasses
- Discount on hearing care within the Amplifon Network
- Special offers on LASIK or PRK, glasses through Glasses.com, and others – check the EyeMed app or website



Tech Service – See the online open enrollment webpages or your CBA for other plan options

NEW ID Watchdog – Identity protection insurance

With ID Watchdog, you have a convenient and affordable way to help better protect the identities of you and your loved ones of all ages.

ID Watchdog helps keep identity thieves from opening new accounts in your loved ones' names with exclusive features for adults and children. Every enrolled family member is covered under identity theft insurance in the event they become a victim of identity theft.

This coverage extends to you and the following:

- Spouse
- Children (any age, living with you or elsewhere)
- Other individuals in your household
- Parents and parents-in-law
- Grandparents

Two plan options available with group rates

- Employee Only = \$6.75 per month
- Family = \$12.10 per month
- Compared to retail costs of \$21.95 individual or \$34.95 family



ID Watchdog plan features to help protect identity, more than many providers.

- Equifax Child Credit Lock
- Subprime Loan Block
- within the monitoring lending network
- Social Accounts Monitoring
- Registered Sex Offender Reporting
- Device Security (including Parental Controls for children)
- Personal VPN
- Equifax Child Credit Monitoring
- Dark Web Monitoring
- High-Risk Transactions Monitoring
- Subprime Loan Monitoring
- Public Records Monitoring
- USPS Change of Address Monitoring
- Personalized Identity Resolution
- Identity Theft Insurance

idwatchdog[®]
from Equifax

Many recordings online to help you navigate this new benefit

NEW MetLife Legal- Legal insurance

How to use the plan

1. Find an attorney

Create an account at members.legalplans.com to see your coverages and select an attorney for your legal matter. Or, give us a call at **800-821-6400** for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more. Please note that once enrolled you will only be able to have legal services covered that begin on or after January 1, 2025. If you began a legal process prior to your enrollment date, that pre-existing process will not be eligible under the new plan.

- One plan option for the cost of **\$14.33 per month**
 - Comparable plans in the retail market would be \$39.95
- Covers you and the following members of your family
 - Spouse
 - Children (any age, living with you or elsewhere)
 - Parents and Parents-in-law
 - Grandparents and Grandparents-in-law
- Covers legal services such as
 - Money matters (debt, taxes, etc)
 - Home and real estate
 - Estate planning
 - Family and personal (adoption, custody, divorce, immigration, etc)
 - Civil lawsuits
 - Elder-care issues
 - Traffic and other matters
 - Attorney retainer fees
 - Does not cover court cost fees or filing fees



Legal Plans

NEW MetLife Pet – Pet insurance

It's no wonder pets are considered beloved companions; they are loyal, loving, obedient and protective – but they can also experience the occasional accident or illness. MetLife Pet Insurance offers a variety of coverages designed to fit your budget and your pet's needs.

- Customize the plan to meet your needs
 - MetLife Pet offers monthly webinars to employees who need help deciding which plan options may work best for you
 - Covers dogs, cats, and other “exotic” pets
 - More details on the 2025 Benefits Open Enrollment website
 - Covers pre-existing conditions if approved under a current pet insurance, otherwise pre-existing conditions will apply
- Enroll as early as November 1, 2024
 - Quotes available as of October 15, 2024
- Direct enrollment via link or QR code
 - metlifepetinsurance.com/pennstate
- Direct payment options
 - EFT
 - Credit Card
 - Debit Card
 - Plans include a 10% discount off retail costs under this employer-sponsored offering



Choose from flexible insurance plans that can cover the entire pet family with no breed exclusions.



Visit any licensed U.S. veterinarian and be reimbursed up to 90% of the cost of services.



Receive discounts of up to 30% and additional offers on pet care, where available.



Get coverage of previously covered pre-existing conditions when switching pet insurance providers.



Access to 24/7 live vet chat for immediate assistance.



Unum – Basic and Optional Employee Life



Penn State Paid Basic Life Insurance

- Penn State provides life insurance FREE OF CHARGE
- Faculty & Staff = \$50,000
- Technical Service = \$25,000
- University Police – New levels of coverage based on PSUPOA contract
 - \$50,000; employer paid with NO imputed income tax owed
 - \$200,000; employer paid, but with imputed income tax owed for amount of coverage over \$50,000
 - Option elected for January 1, 2025, will remain elected amount for life of PSUPOA contract
- Travel assistance benefit included

Optional Age-Graded Employee Life Insurance

- Slight increase in rates for 2025 plan year; review rates online
- If you did not elect Optional Life insurance as a new hire, you are able to opt into the Optional Life insurance coverage during open enrollment, or at anytime, with *proof of good health*
- For those already enrolled, during Open Enrollment you can increase by 1x your salary *without* proof of good health
- Plan maximum is 8x's your salary or \$1.5 million
- Travel assistance benefit included

**During Open Enrollment,
update your beneficiaries!**

Unum – Spouse Life, Child Life, ADD



Age-Graded Spousal Life Insurance

- Slight increase in rates for 2025 plan year; review rates online
- Coverage in increments of \$10,000 up to a maximum of \$250,000

Dependent Child Life Insurance

- Covers any number of children up to the month they turn age 26
- All employees now have three child life elections options in Workday:
 - \$5,000 = \$1.20 monthly, \$0.55 bi-weekly
 - \$10,000 = \$2.40 monthly, \$1.11 bi-weekly
 - \$20,000 = \$4.80 monthly, \$2.22 bi-weekly

Accidental Death & Dismemberment (AD&D)

- May enroll during Benefits Open Enrollment *without* proof of good health
- Employee coverage ranges from \$10,000 - \$300,000
- Additional coverage available for spouse and/or child(ren)
- Travel assistance benefit included



Unum – STD and LTD



Short-Term Disability (STD)

- Can be elected at anytime ***without*** proof of good health; pre-existing* exclusion applies
- Provides paid leave for non-work-related illnesses and injuries lasting more than 14 or 30 days, up to 24 or 22 weeks.
- 60% of your salary up to a max of \$1,500/week; for up to 180 days
- Pre-existing conditions will apply

If you are already diagnosed with a condition, such as pregnancy, when you first enroll in the STD Benefits, the pre-existing exclusion will apply, and benefits will not be payable for that condition.



Long-Term Disability (LTD)

- Can be elected at anytime ***with*** proof of good health
- Provides protection from loss of income if you become unable to work because of an accident, illness, or injury that last beyond 180 days
- Maximum disability payments, for all employees – with an approved claim, you may receive 60% of your salary up to a maximum of \$10,000/month

Long-Term Disability with Retirement Income Protection (LTD/RIP)

- Can be elected at anytime ***with*** proof of good health
- You may choose to elect LTD (as outlined above) with an additional Retirement Income Protection (RIP) to help protect your retirement income
- LTD with RIP will contribute 14.29% of your salary to a TIAA retirement annuity

You have access to these other great benefits



Supplemental Retirement Plans through TIAA are available regardless of which mandatory retirement plan you participate in; you can save even more for retirement by taking advantage of opening a supplemental retirement plan through TIAA. Please note that there is no employer contribution toward supplemental retirement plans. Call TIAA at 1.800.842.2252 for additional questions.

Remember to keep your mandatory or supplemental retirement plan beneficiary(ies) updated from your online TIAA portal.



SupportLinc is Penn State's Employee Assistance Program (EAP) provider. SupportLinc's resources are available to full-time, benefits-eligible Penn State employees, Post-doctoral Appointees, their spouse and dependents, as well as members of their household. Contact SupportLinc at supportlinc.com (first-time visitors will need to set up an account), group code: **pennstate**, or call 1.888.501.3532.



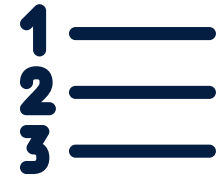
WeightWatchers (WW) offers flexible solutions to help Penn State employees reach their weight-loss goals. The University is committed to helping our employees reach their wellness goals. You can contact WW customer service at 1.866.204.2885.



AblePay is a unique, NO-COST, program that provides savings and flexible payment terms on out-of-pocket medical expenses. You can simply sign-up for the AblePay program and use your AblePay card when seeking medical services with select providers. AblePay also provides an educational resource website for Penn State employees. You may contact AblePay customer service at 1.484.292.4000.



Important Information



Benefits Open Enrollment

Starts: Friday, November 1, 2024

Ends: Friday, November 15, 2024 at 5:00 pm EST

Login to  through <https://worklion.psu.edu>
to make your elections



Find your Open Enrollment elections from your home screen or within your Workday Inbox:


workday

Hello There

It's Monday, September 23, 2024

1

Awaiting Your Action

 **Elect Your Open Enrollment Benefits: PSU Employee Name**
My Tasks - 17 day(s) ago

[Go to My Tasks \(1\)](#)





Announcements < >

Quick Tasks

Request Time Off

My Payslips

Time Off Balance

MENU  **PennState**  **2**  

Things to Remember...

- Lion Traditional plan members who change salary bands will default to waived status; they **MUST** log in to select the Lion Traditional plan with the new deductible
- Lion Advantage (HSA or Flex) plan members who change salary bands to \$200,000 or more will default to waived status; they **MUST** log in to select the applicable Lion Advantage plan
- Lion Advantage HSA plan members **MUST** log in to Workday to elect the HSA to receive the employer seed funding AND to continue their HSA payroll contributions
- Lion Traditional, Lion Advantage Flex, or non-Penn State medical plan participants wishing to enroll in the Health Care FSA **MUST** actively elect each year that they wish to participate
- Dependent Care FSA participants **MUST** elect each year they wish to continue coverage
- If Open Enrollment event is “on hold,” you likely have another change benefit event in Workday that you need to finalize before completing Open Enrollment
- If you plan to retire on or before December 31, 2024, you DO NOT need to complete Benefits Open Enrollment. Please be sure to attend at Preparing for Retirement session for more important information.

<https://hr.psu.edu/preparing-retirement>

Benefits Vendor Partners



1.844.945.5509



1.833.337.3163



1.866.513.1518



1.866.346.5800



1.866.220.8460



1.800.821.6400



1.800.423.8217



1.800.842.2252



1.855.202.1642