



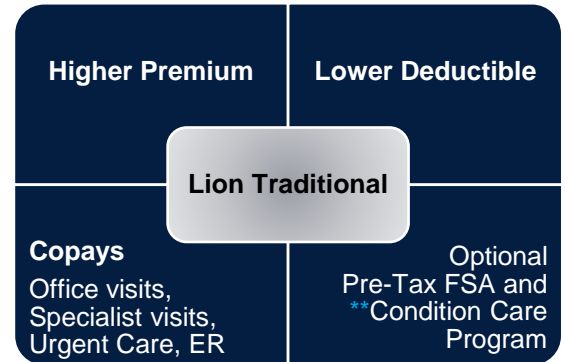
## Health Insurance

Penn State offers three medical plans, administered by Highmark Blue Shield. All plans allow you freedom of choice for both in-network and out-of-network providers and services. You will need to be cautious on your medical plan elections based on your visa type or appointee type.

### Option 1: Lion Traditional

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

**\*\*Condition Care Program (CCP)** 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.



**Deductible:** This will be based upon your annual base salary

Salary Range	In-Network Individual Deductible	In-Network Family Deductible
Less than \$45,000	\$250	\$500
\$45,000.01 - \$60,000	\$375	\$750
\$60,000.01 - \$90,000	\$500	\$1,000
More than \$90,000	\$325	\$1,250

**Coinsurance:** After deductible, you pay **10%** of service cost, Penn State pays **90%**

**Copays:** Amount owed to a provider office based on your visit



\$20 Primary Care

\$0 Well360 Virtual Health

\$30 Specialist

\$100 Emergency Room

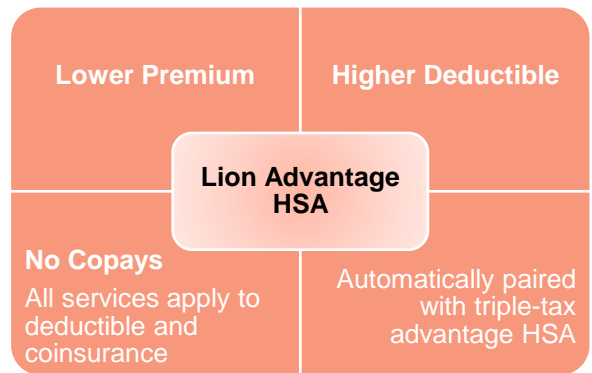
**Prescriptions:** Prescription drug out-of-pocket maximums of \$2,000 (individual) and \$8,000 (all other coverage levels)

	Generic	Preferred Brand	Non-Preferred Brand
<b>Preventive Drug List</b>	10% coinsurance	20% coinsurance	40% coinsurance
<b>Retail Pharmacy</b>	50% coinsurance	50% coinsurance	70% coinsurance
<b>Mail Order</b>	20% coinsurance	20% coinsurance	70% coinsurance
<b>Specialty</b>	n/a	50% coinsurance (\$50 maximum)	70% coinsurance (\$100 maximum)

## Option 2: Lion Advantage HSA

This plan option is a high-deductible health plan (HDHP) that is automatically paired with a Health Savings Account (HSA). To be eligible for this plan you cannot be:

1. Enrolled in any Medicare plan
2. Enrolled in another health plan, including Tricare
3. Have a balance in an FSA, including a spouse's FSA
4. Have a J or F visa type – J or F visa types are only eligible for Lion Traditional due to deductible amount of this plan



All services, including prescription drug costs, will apply to the deductible and coinsurance.

**Deductible:** **\$1,650** for individual / **\$3,300** for family

**Coinsurance:** After deductible, you pay **10%** of service cost, Penn State pays **90%**

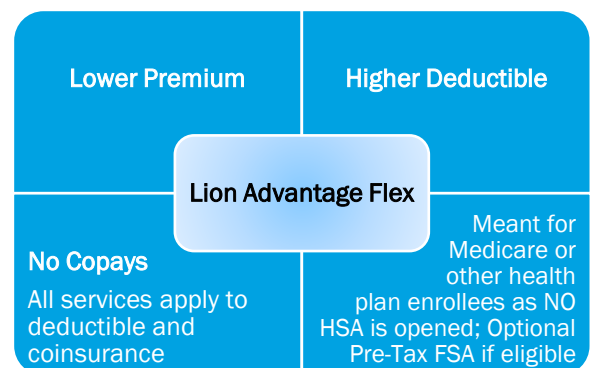
**Prescriptions:** Prescription drug expenses accrue toward your deductible and coinsurance

	Generic	Preferred Brand	Non-Preferred Brand
Preventive Drug List (not applied to deductible)	10% coinsurance	20% coinsurance	40% coinsurance
Retail Pharmacy	10% coinsurance	20% coinsurance	40% coinsurance
Mail Order	10% coinsurance	20% coinsurance	40% coinsurance
Specialty		20% coinsurance (\$65 minimum)	40% coinsurance (\$100 minimum)

## Option 3: Lion Advantage Flex

This plan option is a high-deductible health plan (HDHP) that **DOES NOT** pair with a Health Savings Account (HSA). Postdoctoral appointees who enroll in this plan will have an option to enroll in a pre-tax Health Care Flexible Spending Account (FSA) to help with medical expenses, if eligible to enroll.

This plan is intended for postdoctoral appointees who may already be enrolled in, or will be enrolling in, Medicare for plan year 2025, or employees enrolled in Tricare or other health insurance.



To be eligible for this plan you cannot be:

1. Have a J or F visa type – J or F visa types are only eligible for Lion Traditional due to deductible amount of this plan
2. Be classified as a Technical Service employee

### Option 3: Lion Advantage Flex (continued)

All services, including prescription drug costs, will apply to the deductible and coinsurance.

**Deductible:** **\$1,650** for individual / **\$3,300** for family

**Coinsurance:** After deductible, you pay **10%** of service cost, Penn State pays **90%**

**Prescriptions:** Prescription drug expenses accrue toward your deductible and coinsurance

	Generic	Preferred Brand	Non-Preferred Brand
<b>Preventive Drug List</b> (not applied to deductible)	10% coinsurance	20% coinsurance	40% coinsurance
<b>Retail Pharmacy</b>	10% coinsurance	20% coinsurance	40% coinsurance
<b>Mail Order</b>	10% coinsurance	20% coinsurance	40% coinsurance
<b>Specialty</b>		20% coinsurance (\$65 minimum)	40% coinsurance (\$100 minimum)

## Dental Coverage

UNITED CONCORDIA®

Penn State's partnership with United Concordia offers a competitive dental plan designated to promote brighter smiles and complete oral wellness. Coverage for postdoctoral appointees mirrors the graduate student dental plans.

- Preventive Services are covered at **100%**
- Basic Services are covered at **80%**
- Major Services are covered at **60%**
- Out-of-network requires a deductible of \$25 for individual or \$50 for other coverage levels
- Annual coverage maximum of \$1,000 for Basic and Major Services

## Vision Coverage



Penn State's partnership with EyeMed 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
- 40% discount on additional pairs of glasses
- Special offers available for LASIK, Pearle Vision, or glasses.com
- 40% off hearing care with the Amplifon network

# Health Savings Account (HSA)



If you elect Lion Advantage HSA, 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 can contribute pre-tax funds through payroll.

Salary Range	Individual PSU Contribution	Family PSU Contributions
Less than \$45,000	\$800	\$1,600
\$45,000.01 - \$60,000	\$600	\$1,200
\$60,000.01 - \$90,000	\$400	\$800
More than \$90,000	\$200	\$400

### Things to Note:

1. The HSA balance rolls over from year to year and is yours to keep if you retire or change employers.
2. You cannot make contributions to an HSA if you or your spouse are enrolled in a Health Care Flexible Spending Account (FSA).
3. You cannot be enrolled in a Medicare or other insurance plan.
4. The 2025 IRS contribution maximums are: **\$4,300** for individual or **\$8,550** for family.
5. If you are age 55 or older, the IRS allows additional annual contributions of \$1,000.

# Flexible Spending Account (FSA)

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

### Health Care FSA

For employees enrolling in the Lion Advantage Flex or the Lion Traditional medical plan, or those who may be enrolled in a plan outside of Penn State, you may choose to participate in the Health Care Flexible Spending Account (FSA), managed through HealthEquity. Like the Health Savings Account (HSA), contributions made to the Health Care FSA are tax-free. However, unlike the HSA, funds contributed must be used in the same plan year for eligible health care expenses or risk forfeiture.

- Maximum annual election amount for 2025 is **\$3,300**.
- Funds may be used to pay for out-of-pocket medical, prescription, dental, and vision care expenses for the enrolled employee and their eligible dependents.
- The health care FSA acts like an up-front loan; entire elected amount is available to the start of the new plan year. Penn State’s plan year runs from January 1 through December 31.
- You are unable to participate in a Health Care FSA if you or your spouse are currently enrolled in and contributing to a Health Savings Account (HSA).
- **Postdoctoral Fellows are ineligible to participate in a Health Care FSA.**

## Dependent Care FSA

Dependent Care FSA plans are available to all employees regardless of health plan enrollment. This account can be used for dependent childcare expenses up to the age of 13, or elder care expenses, because of your work schedule. Funds contributed to a Dependent Care FSA must be used in the same plan year for eligible expenses or risk forfeiture.

- 2025 IRS maximum annual election amount is **\$5,000** per household.
- 2025 IRS maximum annual election amount is **\$2,500** for married individuals who file taxes separately.
- Funds must be deposited to the account before they can be utilized.
- A Dependent Care FSA is NOT for use on health care expenses.
- **Postdoctoral Fellows are ineligible to participate in a Dependent Care FSA.**

## Optional Age-Graded Life Insurance



*\*Not available for postdoctoral fellow appointees*

Optional employee life insurance can be elected and paid by Penn State employees up to 8 times their annual salary, or a maximum of \$1.5 million.

- Guaranteed issuance as a new hire up to 3 times annual salary or maximum of \$300,000
- New hires may elect more but will be required to complete Evidence of Insurability (EOI)
- Can increase election by 1 times your annual salary each annual open enrollment period without the need of EOI
- If you do not enroll as a new hire, and elect later, EOI will be required
- Travel assistance benefit included

## Supplemental Retirement Plans



*\*Not available for postdoctoral fellow appointees*

Penn State's employees have the option to continue to grow their retirement savings by opting into supplemental retirement plan options administered by TIAA.

- Choose from either 403(b) or 457(b) supplemental retirement plans
- Annual contribution limit of \$23,000 combined in both 403(b) and 457(b) accounts, and in conjunction with IRS regulations taking into consideration elective contributions being made to other plans during the calendar year, including catch-up contributions as follows:
  - \$7,500 if age 50 or older
  - \$11,250 if ages 60-63 and not turning age 64 in the calendar year

## Employee Assistance Program (EAP)



SupportLinc EAP is a confidential program to help support employee and eligible family members with emotional well-being or work-life balance. Information, consultations, and assistance are provided by trained SupportLinc counselors.

- **100% CONFIDENTIAL**
- Five (5) visits per family member, per situation
- Text coaching, self-paced tutorials, support groups, and other support resources available