

Health and Welfare Benefits (Faculty Only)

Using Your Health and Welfare Benefits

The Pennsylvania Faculty Health and Welfare Fund administers seven (7) different benefit programs, which may not be a part of your health plan. The Fund is administered by ACA, Inc. The Fund was established through money negotiated in the collective bargaining process.

The following is a brief, step-by-step explanation of how to use your APSCUF Health and Welfare (H&W) benefits. This summary in no fashion replaces the most up-to-date version of the Program of Health and Welfare Benefits and announcements which can be viewed and downloaded from the Fund's website at www.pafac.com. PLEASE DO NOT PROVIDE ANY OF THE FEE SCHEDULES TO YOUR MEDICAL PROVIDERS.

All PA Faculty Health and Welfare information can be viewed 24/7 at www.apscuf.org or www.pafac.com.

Eligibility

Completing a BENEFIT ENROLLMENT CARD is the first step in qualifying for the Dental, Vision, Hearing Exam/Aid, Mammogram, Wellness, Immunizations (member only) and Educational Leave Without Pay Programs. You may obtain your enrollment card from your campus APSCUF office or APSCUF Health and Welfare Specialist.

Eligible faculty members include all PERMANENT OR TEMPORARY FULL-TIME FACULTY. Part-time faculty members are now eligible for certain preventative benefits provided under the Fund.

Eligible dependents include spouse, same-sex domestic partners and any unmarried children (up until the day before their 19th birthday). If your child(ren) is/are single, full-time student(s) and dependent upon your support, they are eligible for Fund benefits up until the day before their 25th birthday. If a child has been medically deemed unable to support him or herself prior to the day before the 19th birthday, Fund benefits will continue contingent on documentation of the circumstances.

Go to www.pafac.com for eligibility requirements for other dependents such as legal guardian and same-sex domestic partnership. If both parents are Faculty Members, dependents may only be listed as such on ONE FACULTY MEMBER'S enrollment card (not both).

IMMUNIZATIONS FOR THE FACULTY PLAN – The **faculty only** are eligible for annual reimbursement up to **\$300.00** for immunizations beginning January 1, 2007. The benefit includes, but is not limited to, foreign travel, influenza, PPV (pneumonia), MMR (measles/mumps/rubella), tetanus, VZV (chicken pox) and hepatitis A & B immunizations. The Fund will reimburse up to **\$30.00** for influenza and up to **\$45.00** for PPV immunizations.

This Fund benefit is available for the reimbursement of expenses not covered under faculty members' basic health care plans. Immunizations covered by PASSHE health plans may not be submitted to the Fund for reimbursement. The Fund's benefits should not be considered a substitute for the health plan benefits provided by the PASSHE.

WELLNESS EXAMINATIONS AND RELATED TESTS PLAN – **Faculty and their spouses only** are eligible for annual reimbursement up to **\$225.00** for out-of-pocket expenses incurred for physician examinations and related diagnostic tests beginning January 1, 2007. The Fund will reimburse up to **\$125.00** for physician examinations. In addition, the Fund will reimburse up to **\$100.00** for diagnostic tests including, but not limited to, glucose, lipid, pap, Chlamydia, bone-density, prostate, colorectal, and mammogram tests.

The Fund will not reimburse medical/surgical health plan deductibles and/or co-pays faculty and spouses may be required to pay. The Fund's benefit coverage is limited to services not otherwise covered by faculty and spouses' basic health care plans.

Hearing Examination and Aid

The Fund will reimburse up to \$120.00 once each calendar year for a hearing examination from a physician with a specialty in otolaryngology or an audiometric specialist. The Fund will reimburse \$1000 per appliance per ear. You may be eligible for this benefit once every 3 years IF a physician or audiometric specialist recommends an aid. To receive reimbursement, return completed claim form to the Fund office with the itemized bill(s). The bill(s) must include a description of the examination and/or the hearing appliance, the amount(s) charged for the examination and/or hearing aid appliance, the name of the person requiring the appliance and the doctor's certification.

Dental Benefits

Schedule the appointment for you and/or your family with a dentist of your choice. Provide for your dentist a separate form for each family member receiving services. Have the regular and normal examination and services completed. Payment may be assigned to the dentist or yourself. Please sign the dental form appropriately. No matter what method of reimbursement is chosen, the patient/member and dentist signatures must appear on the claim form for processing.

If the dentist is contemplating dental work which exceeds \$500.00, the services must be pre-certified by the Fund to ensure reimbursement. The dental claim form is used as the pre-certification form.

For eligibility rules, fee schedules and claim forms go to www.pafac.com.

Orthodontia Services

The eligibility rules and fee schedules are located under Class IV Services (Dental Benefits) in your Program of Health and Welfare Benefits Handbook. It is important to have your orthodontist follow the schedule. The lifetime maximum per family member under the orthodontia services is \$3,000.00. To obtain the remainder of the lifetime maximum, the faculty member must provide the Fund with documentation that shows the patient is in retention and the total bill has been paid.

Vision Benefits

The eligibility rules, fee schedules and claim forms are located at www.pafac.com. Schedule an appointment for you and/or your family members with a professional eye care specialist of your choice. Provide the professional eye care specialist with a separate claim form for each family member receiving eye care services. Pay for the eye care services directly. Vision reimbursements cannot be assigned to the provider. Complete the claim form and attach all necessary receipts and forward it to the Fund for reimbursement. The patient/member and the professional provider must sign the vision form. For traumatic eye care, please go to pafac.com.

Educational Leave Without Pay Benefits Plan

This plan is designed to assist those eligible faculty members who have elected, and have been approved by the university president, to go on an educational leave without pay. The faculty member must write a letter to the Fund stating the term of leave and eligible dependent(s) information. Accompanying this communication must be the letter received from the university president approving the educational leave. The Fund will provide H&W benefits and reimburse the COBRASERV and group life insurance premiums. SEPARATELY, the faculty member must apply and pay for benefits under COBRASERV for Highmark Blue Shield. Please go to pafac.com for more details.

Part-time Faculty Benefits

Part-time faculty who are employed at least 25% of full-time are eligible for the preventative care benefit package as long as they have satisfied the eligibility criteria of working one (1) semester in the preceding three (3) semesters at least 25% of full-time. The initial waiting period need only be satisfied once as long as the faculty member works at least one semester each academic year. Part-time faculty members who are employed for at least 25% to 49% of full-time are eligible for employee only benefits. Those faculty employed at least 50% to 99% of full-time have employee and lawful spouse benefits. Preventive benefits covered under this program are vision, wellness, mammography, and dental examinations (includes cleanings and x-rays). This summary in no fashion replaces the most up-to-date version of the Part-Time Program of Health and Welfare Benefits and announcements which can be viewed and downloaded from the Fund's website at www.pafac.com. PLEASE DO NOT PROVIDE ANY OF THE FEE SCHEDULES TO YOUR MEDICAL PROVIDERS. This benefit became effective January 1, 1994.

Continuation of Benefits Upon Termination

This program is mandatory under federal law. The government made available continuation of group benefits at 102% of the employer contribution under such circumstances as death, age limitation for eligibility; divorces and

terminations. Faculty members/dependents must pay the stated premium directly to the Fund to retain benefits. Please go to pafac.com for more details.

Coordination of Benefits

Any faculty member who has a spouse that is employed and covered another group health insurance plan **MUST** coordinate both insurance plans for reimbursement. Please go to www.pafac.com for more details on this and the new policy on subrogation.

Vital Information

All claims forms for the PA Faculty Health and Welfare Fund can be obtained from the local APSCUF office or your local Health and Welfare Specialist. If you have questions and/or problems, please contact your local Health and Welfare Specialist. *Before sending any information/documentation to anyone, make copies of all materials forwarded.

Local APSCUF's Health & Welfare Specialists - listed below:

Campus	H&W Specialist	Campus Phone
Bloomsburg	Darlene Perner	570-389-4075
California	Bruce Barnhart	724-938-4562
Cheyney	Adedoyin Adeyiga	610-399-2214
Clarion	vacancy	Clarion/APSCUF
East Stroudsburg	Adenike Bitto	570-422-3375
Edinboro	Tom White	814-732-2695
Indiana	John Lattanzio	724-357-4760
Kutztown	John Raffin	610-683-4375
Lock Haven	Martin Maresch	570- 484-2055
Mansfield	Brian Oakes	570-662-4635
Millersville	Julie Lombardi	717-871-2385
Shippensburg	Sally Paulson	717- 477-1274
Slippery Rock	Derrick Pittrard	724-738-2369
West Chester	Sheri Melton	610-436-2146

These people serve APSCUF members voluntarily. Be sure to thank them for their time and effort on your behalf.