

## INTRODUCTION

Proud of our past ... looking toward our future

What began in 1937 as a professional organization for faculty at Pennsylvania's Teacher Colleges has evolved into an organization touching the lives of over 120,000 students and their families each year.

Today, APSCUF represents about 5,500 faculty members and coaches at Pennsylvania's 14 publicly owned universities — the Pennsylvania State System of Higher Education (PASSHE). APSCUF members honor the privilege of instructing the state's future leaders in business, education, service and technology sectors as well as numerous other endeavors. Since 1972, APSCUF has negotiated collective bargaining agreements with the Commonwealth. These agreements have provided substantial protection and benefits for faculty in many crucial areas:

- Bargaining unit members are placed on a competitive wage scale
- Bargaining unit members enjoy full medical and prescription drug coverage which is 85% employer-paid if the member participates in the Healthy U program. Members not participating in Healthy U still enjoy 75% employer-paid coverage
- Bargaining unit members are provided, free of cost, life insurance equivalent to a full year's salary up to a maximum of \$50,000
- Bargaining unit members receive dental and vision care coverage, as well as wellness exam coverage, through the PA Faculty Health & Welfare Fund
- Bargaining unit members possess due process guarantees that were a first nationally, and are still among the most comprehensive in the nation, for permanent faculty members

Taking into account the comprehensive benefits of the APSCUF/PASSHE agreement including excellent medical benefits and competitive pay scale, APSCUF's contract is considered among the nation's best!

### **APSCUF's Charge**

APSCUF is the national leader in protecting and advancing faculty rights. The APSCUF/PASSHE collective bargaining agreement guarantees bargaining unit participation in the hiring, tenure, and promotion processes, and in sabbatical leave determination and curricula decisions.

**Is APSCUF service of any value?** You bet it is—APSCUF service is a considerable contribution to our colleagues and students, and it is valued highly in promotion and tenure applications. Join our organization and get involved! There are many local and state opportunities in which you can become active in our organization. See your chapter president for more information.

### **APSCUF Gives Employees a Voice**

The APSCUF Grievance Procedure guarantees enforcement of faculty rights defined in the APSCUF/PASSHE collective bargaining agreement. APSCUF has a nationally acclaimed record for its successes in grievance and arbitration actions that protect faculty rights. Have a contractual question or a potential grievance? APSCUF's local chapter president and grievance chair are available to answer your questions.

### **Our Record**

APSCUF has one of the most impressive records for defending faculty rights, protecting academic freedom, negotiating and implementing fair contracts, saving faculty jobs and preserving quality higher education than any post-secondary education faculty union in the nation.

## **Our Structure**

All full dues paying APSCUF members are eligible to use the Special Services program. Information on these programs (including links and access codes) are available 24/7 to members via the Members Forum section of the State APSCUF web site at [apscuf.org](http://apscuf.org). It's easy to register for the Members Only site – just click on the Register link once you have entered the Member's Forum, and follow the registration instructions.

## **SPECIAL SERVICES**

### **Preferred Group Vehicle Insurance**

If you are a full dues paying member of APSCUF/APSCURF and qualify for insurance under Nationwide's Affinity program, you may be able to purchase vehicle insurance at a lower cost than your present carrier. If you have not received a Nationwide Affinity quote recently – you may want to check them out again to see if you can save money on your insurance.

### **Homeowners/Renters Insurance**

If you are a full dues paying member of APSCUF/APSCURF and qualify for insurance under Nationwide Homeowners, you may be able to purchase a homeowners/renters policy at a lower premium than your current provider.

### **Scholarship Awards (Local and State)**

Each local APSCUF chapter has a scholarship fund and its own regulations governing the disbursement of scholarship money. State APSCUF will match each local's funds up to a maximum of \$1,000.00. For more information, contact your local APSCUF office.

State APSCUF offers an annual State Scholarship. See [apscuf.org/members/forms-and-benefits](http://apscuf.org/members/forms-and-benefits) for additional information and the entire application packet and complete guidelines. Information about the scholarship is normally announced in October with the deadline for application/essay materials being the first part of March. The recipient is announced in August. Complete packets (eligibility rules and guidelines) may be downloaded from [apscuf.org](http://apscuf.org) or obtained from your local APSCUF office.

### **Discount Magazine Program**

Great American Opportunity (GAO) (formally QSP) is more widely known for its fundraising efforts in basic education. APSCUF has chosen to provide the discounts directly to the member. There are two ways to order – online and/or through the mail. Each local APSCUF office and the state APSCUF office have a supply of the brochures, order forms, and instruction sheets. The easiest access is the separate listing available in the Members Forum on APSCUF's webpage.

### **Theme Park Discounts – Tickets at Work/Working Advantage**

**If you are a full dues paying member of APSCUF/APSCURF, by accessing APSCUF's online site with Tickets at Work or Working Advantage you can obtain discounts to Universal Orlando, Walt Disney World Resort, Cirque du Soleil, SeaWorld Parks, Sesame Place and much more. Working Advantage**

If you are a full dues paying member of APSCUF/APSCURF, by accessing APSCUF's online site with Tickets at Work or Working Advantage, you can have access to up to 60% discounts for shopping, gifts, Theatre, major sporting events as well as movie tickets, ski resorts, hotels, zoos and much more. Site requires company code to register, details are on the Members Forum under Special Services.

Other discounts are available for Dorney Park and Six Flags as well.

All sites require company code to register, details are on the Members Forum under Special Services.

## **SPECIAL SERVICES (Continued)**

### **Alamo and National Car Rental Savings**

Alamo and National provide discounts on rates as well as special promotions and coupons. Members interested in this service can check it out in the Members Forum on the APSCUF webpage, or contact the local APSCUF office, or the Director of Membership Services at State APSCUF.

### **Verizon Wireless Discount Program**

APSCUF members can enjoy an 18% discount off of their current or new Verizon Wireless services. Members interested in this service can view the details in the Members Forum on the APSCUF webpage, contact the local APSCUF office, or contact the Director of Membership Services at State APSCUF.

### **AT&T Wireless Discount Program**

APSCUF members can enjoy a 15% discount off their current or new AT&T Wireless services. Members interested in this service can view the details in the Members Forum on the APSCUF webpage, contact the local APSCUF office, or contact the Director of Membership Services at State APSCUF.

### **T-Mobile Wireless Discount Program**

APSCUF members can enjoy a 15% discount off their current or new T-Mobile Wireless services. Members interested in this service can view the details in the Members Forum on the APSCUF website, contact the local APSCUF office, or contact the Director of Membership Services at State APSCUF.

Note:

Full dues paying members must register for access into the Members Forum section on the APSCUF website. Registration is easy. Go to [www.apscuf.org](http://www.apscuf.org), click on Members Forum on the upper right side of the page, click on register and follow the directions. Your membership will be verified by the site administrator and you will receive a confirmation/verification email letting you know your registration has been accepted.

## **FACULTY AND COACH MEDICAL COVERAGE**

As of January 1, 2017, the Pennsylvania State System of Higher Education (PASSHE) is contracted with Highmark Blue Shield as the health vendor for the Preferred Provider Organization (PPO) program for faculty and coach members.

### **Healthy U Program**

All faculty and coaches members enrolled under Highmark Blue Shield's PPO plan must participate in this wellness program to retain the base employee contribution stated in the current contract. Those who choose not to participate will be assessed an additional amount as required by the contract. Please contact your local Human Resources Office or check the APSCUF web site.

### **Preferred Provider Organization (PPO)**

As of July 1, 2004, faculty and coach members are eligible for enrollment in Highmark's PPO plan for health coverage. The PPO is a type of managed care program without having to select a gate-keeper or primary care physician. Referrals are not required. The PPO does provide for "self-referred" or "out-of-network" reimbursement. If an individual uses medical services outside the network, the PPO will reimburse 80% of the contracted allowance after the \$800 individual/\$1600 family deductible is satisfied.

For current information, please refer to the latest edition of the employee benefits handbook provided by your employer. If you have any questions, please contact your local Human Resources Office. In addition, if you have enrollment questions or problems with any of the Highmark Blue Shield plans, the State System has a dedicated customer service line for its employees, toll-free nationwide, 1-888-745-3212.

### **Highmark/Medco –Express Scripts Prescription Drug Program**

All faculty/coaches, spouses and dependent children enrolled in the Highmark PPO Plan (or current members enrolled in the UPMC HMO Plan), are covered by the Highmark/Express Scripts prescription drug plan. There is no annual deductible and co-pays as of January 1, 2017 are as follows: \$10 (generic), \$30 brand (formulary) and \$50 brand (non-formulary). Prescriptions may be ordered in 90-day supplies via mail order. The mail order cost is twice the retail plan price (\$20, \$60, and \$100). If a member/dependent requires/desires a brand name drug, his/her provider must write "brand medically necessary" on the prescription in order for the member to avoid being charged the difference between the generic equivalent and brand drug.

As of July 1, 2017, the prescription drug plan also includes managed care programs: Mandatory use of Walgreen's Specialty Pharmacy for certain specialty drugs, quantity limitations and managed/prior authorization on selected prescription drugs. Please see your benefits coordinator in your local Human Resources Office with any questions.

## **STATE EMPLOYEE ASSISTANCE PROGRAM (SEAP)**

All faculty, coaches, their spouses/same-sex domestic partners and dependents are eligible to participate in this no-cost program. All services are provided in a totally confidential manner.

To talk with a skilled counselor, all you need to do is call 800-692-7459 (TDD 800-824-4306). The program provides a wide range of services to help treat a broad range of problems. SEAP is for everyone in the family and any family member may access the program. All SEAP counselors have a clinical master's degree with at least four (4) years of actual clinical experience. Please note that some counselors may not be considered and eligible provider under Highmark Blue Shield, if the sessions extend beyond the "free" session. To obtain a brochure describing the services provided by the SEAP program, you may visit your local Human Resource office.

## MANAGEMENT SUPPLEMENTAL BENEFITS (Coaches Only)

### **Dental Plan** (Benefits currently administered by United Concordia (UCCI))

\$1,250 maximum benefit per calendar year per person (Orthodontics has a separate maximum)

100% of the UCR allowance for:

- Diagnostic services
- Preventive services
- Basic restorative services
- Periodontal services
- Oral surgery services

70% of the UCR allowance for:

- Major restorations
- Prosthetics

60% of the UCR allowance for:

- Orthodontics

\$3,000 orthodontic lifetime maximum benefit per person

### **Vision Plan** (Benefits currently administered by National Vision Administrators (NVA))

NVA Participating Providers

- Routine exam, standard lenses, and progressive lenses paid in full
- Premium/Ultra lenses
- Frames - \$50 allowance towards wholesale price
- Contact lenses and low vision aids based on a schedule of allowances

NVA Non-Participating Providers

- Routine exam-\$40 for optometrists and \$45 for ophthalmologists
- Frames, standard lenses, contact lenses and low vision aids based on a schedule of allowances toward retail price
- No additional allowance for progressive lenses

## PA FACULTY HEALTH AND WELFARE FUND BENEFITS (Faculty Only)

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](http://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 [apscuf.org](http://apscuf.org) or [pafac.com](http://pafac.com).

### **Eligibility**

Completing a BENEFIT ENROLLMENT CARD is the first step in qualifying for the PA Faculty Health and Welfare Benefits. 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 eligible for certain preventive benefits provided under the Fund.

Eligible dependents include spouse, same-sex domestic partners and any dependent children up until the day before their 26<sup>th</sup> 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. Additional details about Fund benefits can be found at the Fund's website: [pafac.com](http://pafac.com). Go to [pafac.com](http://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).

## **PA FACULTY HEALTH AND WELFARE FUND BENEFITS (continued)**

### **Dental Benefits**

Schedule an appointment for you and/or your family with a dentist of your choice. Provide your dentist with 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. The Fund does have the ability to accept electronic claims, **EDI payer number is 25172**. Please sign the dental form where appropriate when manual processing occurs. There is an annual deductible of \$50 per individual with a family maximum of 2 deductibles. The \$50 deductible does not apply to the member.

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 [pafac.com](http://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 \$3,100.00. 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 for vision benefits are located at [www.pafac.com](http://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 information regarding benefits related to traumatic eye care, please go to [pafac.com](http://pafac.com).

### **Part-Time Faculty Benefits**

Part-time faculty who are employed at least 25% of full-time are eligible for the part-time 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~~.

Faculty employed at least 50% to 99% of full-time are eligible for employee and lawful spouse benefits. For a complete summary of the part-time benefit package go to [pafac.com](http://pafac.com).

**PLEASE DO NOT PROVIDE ANY OF THE FEE SCHEDULES TO YOUR MEDICAL PROVIDERS.** This benefit became effective January 1, 1994.

## PA FACULTY HEALTH AND WELFARE FUND BENEFITS (continued)

### 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](http://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 [pafac.com](http://pafac.com) for more details on this and the new policy onsubrogation.

### 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.

### Important Contact Information

Contact your local APSCUF Health & Welfare Specialist if you have questions on your Health & Welfare Benefits.

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

Campus	Health & Welfare Specialist	Campus Phone
Bloomensburg	Michael Coffta	570-389-4124
California	Lindsay Hammond	724-938-4356
Cheyney	Muhammad Chaudhry	610-399-2202
Clarion	Marilyn Howe	814-393-2034
East Stroudsburg	Jeffrey Hotz	570-422-3315
Edinboro	Laura Miller	814-732-1443
Indiana	Danhua (Donna) Wang	724-357-2729
Kutztown	Dina Hayduk	484-646-5831
Lock Haven	Carina Howell (fall) Gayatri Devi (spring)	570-484-2369 570-484-2284
Mansfield	Abe Ghods	570-662-4514
Millersville	Kelly Kuhns	717-871-5276
Shippensburg	Neil Connelly	717-477-1551
Slippery Rock	Hannah Brewer	724-738-2761
West Chester	Melissa Whidden	610-436-2935
APSCUF Trustees		
Indiana	John Lattanzio (Chair)	724-357-4760
Slippery Rock	Jeff Lynn	724-738-2823
Edinboro	Marc Sylvester	814-732-1181

## RETIREMENT OPTIONS

### New to APSCUF? You Have Choices for Retirement!

APSCUF members have the option of participating in the State Employees' Retirement System (SERS), the Public School Employees' Retirement System (PSERS) or **Alternative Retirement Plans (ARPs)** like the Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF). SERS and PSERS are defined benefit plans. **The ARPs are a defined contribution plans. PASSHE currently offers the option of investing with three vendors: TIAA-CREF, Fidelity and Valic.** You will have 30 days from your date of hire to make your selection, or you will be placed in the State Employees' Retirement System automatically.

#### Choosing a Defined Benefit Plan

In defined benefit plans like SERS and PSERS, the retirement benefit is determined by a statutory formula that includes an employee's final **three-year** average salary, years of service and a multiplier.

#### Information for New Hires

In 2010, Governor Rendell signed House Bill 2497 into law as Act 120. This legislation preserves all the benefits now in place for all current members, but mandates a number of benefit reductions for future SERS/PSERS members hired after January 1, 2011.

The following benefit reductions were included in Act 120:

\*Creates a new A-3 Class of Service for future non-judicial employees entering SERS membership and a new T-E Class of Service for PSERS on or after January 1, 2011. As is the case with most current SERS members, the new A-3 members will contribute 6.25 percent of their pay toward their benefit; however, they will accrue benefits at only 2 percent of their Final Average Salary for each year of Credited Service (as opposed to the 2.5 percent accrual rate for **pre-Act 120 members**). PSERS members will also accrue benefits at 2 percent, but have an employee contribution base rate of 7.5 percent. Employees will be under a "shared risk" provision that could cause the total contribution levels to fluctuate between 7.5 percent and 9.5 percent **depending on investment returns**.

\*Creates an optional new A-4 Class of Service for future non-judicial employees entering SERS membership or T-F Class of Service for PSERS on or after January 1, 2011. New members under SERS who elect this Class of Service will contribute 9.3 percent of their pay toward their benefit in order to accrue benefits at the **pre-Act 120 rate of 2.5** percent of their Final Average Salary for each year of Credited Service. The employee contribution base rate for PSERS is 10.3 percent. There is also a "shared risk" provision that could cause the total contribution levels to fluctuate between 10.3 percent and 12.3 percent. All new members will automatically become either Class A-3 or T-E members. New members however, will have a onetime opportunity to elect Class A-4 or T-F **within 45 days of becoming a member of the system**. Failure to elect Class A-4 or TF at time of original eligibility will make the member ineligible for Class A-4 or T-F forever. The election is permanent.

#### OTHER PROVISIONS OF CLASS A-3, A-4 AND CLASS T-E, T-F MEMBERS

- Vesting period increases from five years to 10 years. Vesting period for disability remains unchanged at five years.
- Retirement age increases to age 65 or at over age 57 with 35 years of service (previous 60/62 and 30 years of service).
- Eliminates the Option 4 (lump sum payout) upon retirement.
- Requires members who wish to purchase creditable non-state service, to pay the full actuarial cost of the increased benefit attributable to the purchase.



## RETIREMENT OPTIONS (continued)

### For Current Members

According to state law, new SERS members contribute 6.25 percent of their gross salary and new PSERS members contribute 7.5 percent of their gross salary. The state contributes a percentage of the employee's gross salary. An annual actuary establishes the employer contribution rate. Both SERS and PSERS require five years of service to be vested. Cost of living adjustments for SERS and PSERS annuitants may be provided on an ad-hoc basis by an act of the state legislature.

### Choosing a Defined Contribution Plan

TIAA-CREF, VALIC and Fidelity are defined contribution plans, also referred to as alternate retirement plans (ARP). In these plans, the retirement benefit is determined by employee contributions, employer contributions, and the interest and earnings of the employee-selected investment funds at the time of retirement. To state it another way, stock and bond market performance affect the value of the retirement benefit. Employees contribute 5 percent of their gross salary. State law requires the employer to contribute 9.29 percent of the employee's gross salary. There is immediate vesting with defined contribution plans. If you participated in TIAA-CREF prior to coming to the PASSHE and were pleased with the performance, you might want to continue with that provider. Also, if you intend to leave the PASSHE before the ten-year vesting period for the two state systems, chances are you'll be able to continue in the TIAA-CREF program at your next job in higher education. Due to APSCUF's effort, the TIAA-CREF members now have the same benefit that SERS members acquired in December 1982 (i.e., the tax sheltering of the individual's retirement contribution for federal income tax purposes only.)

The major advantage of the defined contribution option is that it reduces your losses if you leave the PASSHE before the ten-year vesting period. Under SERS and PSERS, if you leave before being vested, you lose the employer contributions to the retirement fund. You are eligible to receive the employee contributions plus statutory interest. With the defined contribution option, the employer contributions have purchased shares in your name that are yours forever, regardless of when you leave state employment.

### Purchasing Services Credit

If you taught in another state before accepting your post at the PASSHE, both SERS and PSERS offer an option that permits you to purchase your out-of-state service time. This is only for public school or public higher education service or service as a state employee, not for private school or private university service. Both the PSERS and SERS have options that permit participants to purchase credits for military time, a factor you might take into consideration when making your decision. Time frames and payment options for purchasing credit in PSERS can be found at [psers.state.pa.us](http://psers.state.pa.us). Additional information on how to purchase service credit through SERS can be found at [sers.state.pa.us](http://sers.state.pa.us).

PLEASE REMEMBER THAT YOU HAVE 30 DAYS TO MAKE YOUR SELECTION OR YOU WILL BE AUTOMATICALLY PLACED IN THE STATE EMPLOYEES' RETIREMENT SYSTEM.

## **SURVIVOR BENEFITS**

### **Group Life/Accidental Death (Work Related) and Medical Benefits**

APSCUF has produced this information to assist you and your family members in understanding the survivor benefits that are available in the event of an active faculty/coach member's death. This is a summary only. For governing details, refer to the plandocument.

### **Group Life Insurance**

According to Article 21, Fringe Benefits, Section D, in the Agreements between APSCUF Faculty and APSCUF Coaches Article 12, Life Insurance with the State System and both dated July 1, 2015, to June 30, 2018, any faculty or coach member who has completed 90 days of service is eligible for the Group Life Insurance Plan (GLI) at no cost to the member or beneficiary. The amount of insurance each faculty or coach member/beneficiary is entitled to is to be based on the member's annual pay rate which was in effect on the PRECEDING January 1, rounded to the nearest \$1,000.00 but not to exceed \$50,000.00.

#### **Frequently Asked Questions:**

##### **Who is eligible?**

Any faculty or coach member who has completed three months of service is eligible. If you go on an unpaid absence during your first three months, your effective date of coverage will be extended by the number of days you were on an unpaid leave.

##### **When is coverage terminated?**

1. When failing to make the required premium payments for your insurance while on leave without benefits.
2. Being on an unpaid absence for 12 months, except for military leave.
3. Upon retirement or termination of State System employment.
4. When you have been on injury leave (paid or unpaid) for 12 months, or if only paid injury leave is used beyond 12 months, until your paid leave is exhausted.
5. When the policy is discontinued.

##### **What if the claim is denied?**

If your beneficiary receives a denial, he or she should contact the local personnel office on campus.

##### **Can I continue my GLI insurance upon retirement?**

No, GLI benefits are terminated upon retirement. The insurance company will forward a conversion notice.

### **Filing a Claim**

Contact the insurance company for claims details. If you have any questions, please contact your local human resource office.

## **Group Life Insurance (continued)**

### **Payments**

When a claim is filed, payment will be made to the beneficiary on record. A payment of less than \$5,000 will be paid in a lump sum. A payment of \$5,000 or more will be placed in an account in the beneficiary's name(s).

### **Accidental Death Benefits (work-related)**

According to Article 21, Fringe Benefits, Section D (Faculty) and Article 12(Coaches) Life Insurance, of the Agreements between the State System and APSCUF, faculty's dated July 1, 2015, to June 30, 2018/coaches dated July 1, 2015, to June 30, 2019, the State System/Universities will provide a \$20,000.00 life insurance policy with fully paid coverage for accidental death which is work-related. Any State System/APSCUF member who is eligible for the GLI benefit is entitled to the work-related accidental death benefit. For more information, contact your local personnel office.

### **Medical Coverage for Surviving Spouses and/or Dependents (Highmark Blue Shield)**

If a deceased faculty or coach member was eligible for benefits under the State System/APSCUF health plan, his/her spouse/same-sex domestic partner and/or dependent(s) are eligible for the same benefits for the following time periods:

1. If death occurs within the first 15 days of the month, survivor benefits will end the last day of the month.
2. If death occurs within the last 14 days of the month, survivor benefits will end the 14th day of the next month.

Surviving spouses may qualify to purchase the deceased member's coverage, for their lifetime, at the group rate under Act 35 of 1991 and Act 183 of 1992. If you do not qualify for purchasing benefits under these Acts, surviving spouse/dependent(s) may qualify for continuation of same benefits under the Consolidation Omnibus Reconciliation Budget Act (COBRA) of 1986. Please contact your local human resource office for more information.

### **Survivor Health and Welfare Benefits**

If the deceased faculty member was enrolled as a permanent or temporary full-time faculty member (working both the fall and spring semesters), the surviving spouse/same-sex domestic partner/dependent(s) will be eligible for Health and Welfare Benefits until the end of the next full month following the death of the faculty member.

Surviving family members may qualify for continuation of the same benefits under the Consolidation Omnibus Budget Reconciliation Act (COBRA) of 1986, once the above benefits time limit expires. Contact your Health and Welfare Specialist or the Director for Membership Services for more information.