



Spring 2019

Dear APSCURF Faculty member:

This communication specifically addresses your supplemental benefits through the Pennsylvania Faculty Health and Welfare Fund (Fund) at the point of retirement, as well as the options available to you to either continue the Fund's benefits under COBRA or purchase a dental and/or vision plan through APSCURF.

The Fund's "**active** faculty" benefits terminate for you and your eligible dependent(s) at the end of the next month following your retirement date. For example, if you retire on May 22nd, the Fund's "**active**" benefits will terminate on June 30th.

The Fund's COBRA policy extends to **most** faculty members who are retiring (and their dependent (s)), the option to continue their benefits for a period of 18 months. To check whether you and/or your dependents may be eligible, go to www.pafac.com and review the Fund's COBRA policy and guidelines. You will eventually receive a COBRA notification from the Fund which may take a month or so after retirement. **To expedite this process, you may contact the Fund's office directly at (717) 233-4776 to request the COBRA information.**

The following are the standard monthly COBRA rates effective **July 1, 2018, through June 30, 2019** for continuation of benefits under the PA Faculty Health and Welfare Fund:

Individual Coverage	\$ 48.60
Two-Party Coverage	\$ 107.76
Family Coverage	\$ 132.07

The Fund adjusts these rates on July 1 of every year.

Additionally, APSCURF has a voluntary dental and/or vision plan available for its members to purchase once the Fund's benefits terminate through retirement or at the end of your eligible COBRA period.

The Fund's COBRA policy extends the COBRA option to the member/dependent(s) for approximately 18 months after retirement. If you and/or your dependent(s) elect COBRA, you and your dependent(s) can purchase coverage under APSCURF's plan once the COBRA eligibility period ends.

If you (or your dependent(s)) are deemed **ineligible for continuation of the Pennsylvania Faculty Health and Welfare benefits under COBRA OR you choose not to continue the benefits under the Fund**, please contact the State APSCUF office and request that an APSCURF dental and vision enrollment/application packet be forwarded to you. The enrollment/application packet will be mailed from the current administrator of this program (PARFAC) and not the State APSCUF office.

The current monthly rates for **UCCI Dental and the Highmark Vision Plan remain unchanged from last year. The rates for February 1, 2019 through January 31, 2020** are:

Dental Only	Vision Only	Both
Single \$ 45.81	\$ 10.84	\$ 50.65
Family \$ 105.59	\$ 18.30	\$ 117.89

If you opt to continue the Fund's benefits under COBRA, PARFAC will verify your membership with APSCURF and notify you about the retiree dental and vision options toward the end of your COBRA period. The APSCURF plans are strictly voluntary and members are under no obligation to purchase the plan(s).

If you have any questions on APSCURF or its dental and vision plans, please feel free to contact me at the State APSCUF office or visit www.apscuf.org and click on the APSCURF tab, then select Forms and Benefits. You will find many informational links on the APSCURF webpage which may answer any number of your questions about the dental and vision plan.

Good luck in your retirement!

Bim Arthun

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