



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 nearly 100,000 students and their families each year.

Today, APSCUF represents 6,000 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 82% employer-paid if the member participates in the Healthy U program. Members not participating in Healthy U still enjoy 72% 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 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.



SPECIAL SERVICES

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 www.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.

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.

Discount Magazine Program

Great American Opportunity (GAO) is more widely known for its fundraising efforts in basic education. APSCUF has chosen to provide the discounts directly to the member. Register for discounts via the Member's Forum on APSCUF's website.

Theme Park Discounts – Working Advantage

If you are a full dues paying member of APSCUF/APSCURF, you can obtain discounts to Universal Orlando, Walt Disney World Resort, Cirque du Soleil, SeaWorld Parks, Sesame Place and much more by accessing APSCUF's online site with Working Advantage. The site also provides up to 60% discounts for shopping, gifts, Theatre, major sporting events as well as movie tickets, ski resorts, hotels, zoos and much more. Working Advantage requires a company code to register which is available from Membership Services at 800-932-0587, Option 1, or on the Members Forum under Special Services.

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, contact the local APSCUF office, or 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 enroll online via the Members Forum on the APSCUF webpage. The discount does not apply to unlimited plans.

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 enroll online via the Members Forum on the APSCUF webpage. The discount does not apply to unlimited plans.



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 enroll online via the Members Forum on the APSCUF webpage. The discount does not apply to unlimited plans.

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. Additional information, including the entire application and complete guidelines, are available on the state APSCUF website at www.apscuf.org. 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 of each year.

Note: To access these benefits, 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 and click on MEMBER LOGIN under the Members heading. From this screen, select JOIN US, and then follow the link to establish your online account (<https://www.apscuf.org/membership-registration/>). 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) 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 coach members enrolled under Highmark Blue Shield's PPO plan (and the enrolled spouse if applicable) 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 contact APSCUF Membership Services for more information.

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, 2018 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, 2018, the prescription drug plan also includes managed care programs: Mandatory use of a participating 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, please call 800-692-7459 (TDD 800-824-4306); the hotline is available 24/7. 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 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
- Frames – \$50 allowance towards wholesale price
- Contact lenses and low vision aids based on a schedule of allowances

NVA Non-Participating Providers

- Routine exam – Up to \$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, established through money negotiated in the collective bargaining process, is administered by CDS Administrators. 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 APSCUF's website under Members → Forms and Benefits. PLEASE DO NOT PROVIDE ANY OF THE FEE SCHEDULES TO YOUR MEDICAL PROVIDERS.

The Fund's administrative office is open Monday through Friday from 8:00 am to 5:00 pm by calling 844-865-1137 or emailing pafaculty@cdsadmin.com.

Eligibility

Completing an ENROLLMENT FORM is the first step in qualifying for the PA Faculty Health and Welfare Benefits. You may obtain your enrollment form 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 some benefits provided under the Fund.

Eligible dependents include spouse (the term "spouse" includes same-sex spouse), same-sex domestic partners (must meet eligibility requirements) and any dependent children up until the day before their 26th 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 may be obtained from the Fund's administrative office.

If both parents are Faculty Members, dependents may only be listed as such on ONE FACULTY MEMBER'S enrollment card (not both).

Dental Benefits

The Summary of Dental Benefits is available on the APSCUF website under Members → Forms and Benefits. Once enrolled, you will receive an identification card from United Concordia Dental. You may visit any dentist, though out-of-pocket expenses are generally lower at in-network dentists. With out-of-network providers, you will be expected to pay for services at the time of your appointment, and reimbursement will be made directly to you after your claim is processed. Claim forms are available on the APSCUF website. (The current out-of-network provider fee schedule is available on the APSCUF website. **PLEASE DO NOT**



PROVIDE THE FEE SCHEDULE TO YOUR MEDICAL PROVIDER.) With in-network providers, the claim will be submitted automatically, and you will be billed any outstanding balance. There is no deductible for the faculty member. The family deductible of \$50 per person (maximum of two deductibles per family) is waived for calendar years 2019 and 2020.

If the dentist is contemplating dental work which exceeds \$500.00, it is strongly recommended that you obtain a pre-determination prior to starting treatment.

Orthodontia Services

Orthodontia is covered at 80% of the provider's charge and the lifetime maximum per family member is \$3,100.00. Be sure to show your United Concordia Dental ID card to your providers' office so that they may initiate the claims filing process. For new treatment, United Concordia Dental issues an initial payment of 25% of the eligible costs and determines a monthly reimbursement based on cost and length of treatment plan.

Vision Benefits

The National Vision Administrators (NVA) Vision Benefit Summary is available on the APSCUF website under Members → Forms and Benefits. Once enrolled, you will receive an identification card from NVA. You may visit any vision provider, though out-of-pocket expenses are generally lower at in-network providers. With out-of-network providers, you will be expected to pay for services at the time of your appointment, and reimbursement will be made directly to you after your claim is processed. Claim forms are available on the APSCUF website. With in-network providers, the claim will be submitted automatically and you will be billed for any outstanding balance.

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. There is no coverage for dependent children.

Dental benefits are the same as those of full time faculty members for the period a part-time faculty members is benefit eligible. Vision benefits vary based on provider network status. For a complete summary of the part-time benefit package, visit the APSCUF website and click on Members → Forms and Benefits. You may contact the Fund's administrative office at 844-865-1137 or via email at pafaculty@cdsadmin.com.

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 contact the Fund administrator at 844-865-1137 or via email at pafaculty@cdsadmin.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. For more information, contact the Fund administrator at 844-865-1137 or via email at pafaculty@cdsadmin.com.

Additional Information

All claims forms for the PA Faculty Health and Welfare Fund may be obtained from the local APSCUF office, the APSCUF website, or your local Health and Welfare Specialist. If you have questions and/or problems, please contact your local Health and Welfare Specialist. The Fund strongly encourages you to make copies of claims before for your records.

Important Contact Information

Contact your local APSCUF Health & Welfare Specialist if you have questions on your Health & Welfare Benefits. The Fund's administrative office may be reached at PAFAC HWF; 60 Boulevard of the Allies, 5th FL; Pittsburg, PA 15222; Phone: 844-865-1137; Fax: 412-224-4465; Email: pafaculty@cdsadmin.com.

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

Campus	Health & Welfare Specialist	Campus Phone
Bloomsburg	Lori Metzger	570-389-5121
California	Shelly DiCesaro	724-938-4451
Cheyney	Fu Zhang	610-399-2045
Clarion	Amy Shannonhouse	814-393-2390
East Stroudsburg	Greg Dwyer	570-422-3103
Edinboro	Amy Eperthener	814-732-1731
Indiana	Ron See	724-357-4489
Kutztown	Ju Zhou	484-646-4142
Lock Haven	Carina Howell (fall) Gayatri Devi (spring)	570-484-2369 570-484-2284
Mansfield	Vacant	
Millersville	Kelly Kuhns	717-871-5276
Shippensburg	Linda Chalk	717-477-1481
Slippery Rock	Hannah Brewer	724-738-2761
West Chester	Selen Razon	610-436-2140
APSCUF Trustees		
Edinboro	Marc Sylvester	814-732-1181
Shippensburg	Kara Laskowski	717-477-1564
Slippery Rock	Jeff Lynn	724-738-2823



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) for those who qualify, or an Alternative Retirement Plan (ARP). Traditionally, SERS and PSERS were true defined benefit plans while the ARP is a defined contribution plans. For employees hired on/after January 1 2019 for SERS and July 1, 2019 for PSERS, the traditional defined benefit is no longer available. Instead, SERS and PSERS participants may choose between two hybrid plans or a straight defined contribution plan within SERS/PSERS.

Enrollment in the retirement program is required by state law, effective the first day of employment as a permanent full-time or part-time employee. Temporary employees must enroll in the retirement program once they have worked 750 hours in a calendar year.

New Hires and Newly Eligible Employees

Newly eligible employees, including new hires, have 30 days from their eligibility date to decide which retirement plan is best for them, SERS, PSERS, or the ARP. **If you do not select a retirement plan within 30 days, you will automatically be enrolled in SERS Class A5 hybrid plan. Once enrolled in a retirement plan, that enrollment is irrevocable**, meaning you must remain in that retirement plan for the duration of your employment, even if you leave employment with the State System and return to work later.

Plan	Employee Contribution	Employer Contribution
SERS Class A5 Hybrid Plan	8.25%	2.25% + Pension Fund Calculation*
SERS Class A6 Hybrid Plan	7.5%	2% + Pension Fund Calculation*
SERS Class 40 – Investment Plan	7.5%	3.5%
Alternative Retirement Plan (ARP)	5.0%	9.29%

*The pension plan employer contribution is calculated each year based on assets and liabilities of SERS pension fund.

State Employees Retirement System (SERS)

Under the SERS umbrella, there are three different plan options. If you select SERS as your group retirement plan, you are automatically enrolled in the Class A5 Hybrid Plan. After enrollment, you will be contacted by SERS and given 45 days to make a one-time election to switch to Class A6 or the straight defined contribution Investment Plan.

If you are enrolled in Class A5 or A6 hybrid plans, your retirement benefit comes from two plans:

- Pension plan that features guaranteed monthly payments and;
- Investment plan where the amount of money is based on contributions by you and your employer, along with personal investment choices and the markets.

If you are enrolled in the straight defined contribution Investment Plan, your account balance at the time of retirement is comprised of your employee contributions + employer contributions + any earnings based on the performance of your investments.



Participants are vested at 10 years for the hybrid plans and three (3) years for the investment plan. That means if you're no longer employed by the State System before fully vested, you only have the right to your contributions and interest. You do not have a right to monthly pension payments.

Class A5 Hybrid Plan: Under the pension portion, your benefit is generally guaranteed to grow by 1.25% of your pay for each year you work. The State System's contribution to the pension plan is calculated each year based on the assets and liabilities of the SERS pension fund. Under the investment plan, the employer contribution is 2.25% of your pay.

Class A6 Hybrid Plan: Under the pension portion, your benefit is generally guaranteed to grow by 1.0% of your pay for each year you work. The State System's contribution to the pension plan is calculated each year based on the assets and liabilities of the SERS pension fund. Under the investment plan, the employer contribution is 2.0% of your pay.

Straight Defined Contribution/Investment Plan: The entire 7.5% employee contribution goes to your defined contribution investment account and the State System contributes an amount equal to 3.5% of your pay each pay period. Your retirement benefit is determined by the amount of money you earn from your personal investment choices and the markets.

Alternative Retirement Plan (ARP)

The ARP is a defined contribution plan. Your retirement income is determined by your account balance at the time of retirement, which is comprised of your employee contributions (5% of salary) + the employer contributions (9.29% of salary) + any earnings based on the performance of your investments.

Participants are 100% vested from their date of enrollment, which means from the date the monies are deposited in your ARP account, they are yours to keep. If you were to leave employment, regardless of how long you were employed, the entire investment account balance belongs to you. The ARP account is also portable, meaning if you leave employment before retirement, you can rollover the monies into a new employer's retirement plan or into a different retirement account such as an IRA.

You decide how the benefit is paid at retirement. You may take a one-time lump sum payment, partial distribution payments, or you can convert your ARP retirement monies to a lifetime annuity.

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. Effective January 1, 2019, for SERS and July 1, 2019, for PSERS, you may purchase service toward the pension portion only of the Class A5 or Class A6 Hybrid Plans.

Additional information on how to purchase service credit through SERS can be found at www.sers.pa.gov. Time frames and payment options for purchasing credit in PSERS can be found at www.psers.pa.gov.

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



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 member or coach's death. This a summary only. Please refer to the plan documents for additional information.

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 but not to exceed \$50,000.

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.

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 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:

- If death occurs within the first 15 days of the month, survivor benefits will end the last day of the month.
- 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 the Health and Welfare Fund administrative office, your Health and Welfare Specialist, or APSCUF Membership Services for more information.