



PA Faculty Health & Welfare Fund – Top 12 Q&A

Q 1. Who is eligible for dental and vision coverage?

Regular and temporary full-time faculty and their dependents (children to age 26) are eligible for H&W Fund benefits on the first day of employment with PASSHE. Part-time faculty must have worked at least 25% of full-time in any one (1) of the preceding three (3) semesters. Part-time faculty who work 50-99% FTE are eligible for member and spouse coverage; those who work 25-49% FTE are eligible for member coverage only.

Q 2. How do I enroll in the Health & Welfare Fund?

Faculty should obtain an enrollment form from their local APSCUF office.

Q 3. How much does my coverage cost?

Thanks to APSCUF negotiations, dental and vision benefits are available premium-free to you and your eligible dependents.

Q 4. My family status changed (marriage, divorce, childbirth). Who do I contact?

This change must be reported in writing. Contact your local APSCUF office for the appropriate form.

Q 5. I moved recently. How do I update my address?

This change must be reported in writing. Contact your local APSCUF office for the appropriate form.

Q 6. I reported a change to Human Resources for health insurance. Do I still have to report the change to my local APSCUF office and/or the H&W Fund?

Yes. Because the H&W Fund is a separate entity (governed by Trustees from APSCUF and PASSHE), changes submitted to HR are not shared with the Fund. Just as enrollment is completed separately, updates and changes must also be submitted separately.

Q 7. What services are covered?

The H&W Fund is intended to cover routine dental and vision care, including exams, cleanings, and tooth repair for dental, and exam, glasses or contacts for vision. There is also a lifetime orthodontic benefit of \$3,100. The Summary of Benefits for full- and part-time dental and vision are available on the [APSCUF website](#) under Members → Forms & Benefits.

Q 8. Do I have to go to an in-network provider?

You may visit any provider, though your out-of-pocket expenses tend to be less at in-network providers. In-network providers are required to submit the insurance claim and can only bill you the balance owed. Out-of-network care requires paying up front and waiting for reimbursement. You may find a United Concordia Dental in-network provider at www.unitedconcordia.com (Network: Advantage Plus). You may search for a National Vision Administrator (NVA) in-network provider at www.e-nva.com (Group #: 13241000).

Q 9. Where can I find claim forms?

Claim forms for out-of-network services are located on the [APSCUF website](#) under Members → Forms and Benefits.

Q 10. I never received or I need a new ID card. Who do I contact?

You may contact the Health & Welfare Fund third-party administrator, CDS Administrators, at 844-865-1137 or via email at pafaculty@cdsadmin.com to request a new ID card. You may also print a card from your online user account on [United Concordia](#) or [NVA's](#) websites, and/or download their mobile apps.

Q 11. Why was my service rejected? Can I file an appeal?

United Concordia Dental and NVA pay claims based on the schedule of benefits put forth by the H&W Fund Trustees. Rejected claims generally stem from services not covered or not deemed medically necessary. You may file an appeal with the individual carriers (UCCI and NVA). You may also file an appeal with the Health & Welfare Fund Board of Trustees. Please contact the Fund's third-party administrator at 844-865-1137 for more information.

Q 12. Where can I find more information?

Contact the PA Faculty Health & Welfare Fund's third-party [administrator](#) at 844-865-1137, download the United Concordia and NVA mobile apps, create an online user account at [United Concordia](#) and [NVA](#), contact your APSCUF [local office](#), reach out to your university's Health & Welfare Specialist, contact the state APSCUF [Membership Services](#) Department at 800-932-0587, Option 1, or visit the APSCUF website at <https://www.apscuf.org/members/forms-benefits/>.