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Winter/Spring 2022:

Dear retiring faculty member:

Congratulations on your upcoming retirement! As you are likely discovering, the retirement process can be a bit overwhelming.

This communication specifically addresses your Pennsylvania Faculty Health and Welfare Fund (“the Fund”) dental and vision benefits at the point of retirement. Additionally, it explains options available to you which include continuing coverage with the Health & Welfare Fund under COBRA or purchasing a dental and/or vision plan through APSCURF.

The Fund’s “**active** faculty” benefits terminate for you and your eligible dependent(s) on the last day of the month *following* your month of separation. For example, if you retire on May 22nd, the Fund’s “**active**” benefits terminate on June 30th. This is different from your health benefits which end based on your date of separation.

You can expect to receive a COBRA notice from the Fund’s administrator close to your retirement date. The Fund’s COBRA policy extends to most retiring faculty members and their dependent(s), and it allows you to continue the dental and vision benefits for up to 18 months. If you have questions about COBRA coverage or payment of premiums, please contact the Fund’s administrative office at 844.865.1137 or via email at pafaculty@cdsadmin.com.

Below are the standard monthly COBRA rates in effect **July 1, 2021, through June 30, 2022** for continuation of benefits under the PA Faculty Health and Welfare Fund. The Fund adjusts these rates on July 1 of every year.

Individual Coverage	\$ 52.01
Two-Party Coverage	\$ 95.37
Family Coverage	\$ 152.19

Additionally, APSCURF has a voluntary dental and/or vision plan available for its members to purchase. You may enroll in the program at any time or once the Fund’s benefits terminate should you elect COBRA coverage upon retirement.

You must be an APSCURF member to enroll in the PA Retired Faculty (PARFAC) dental and/or vision program, and your membership will be verified prior to enrollment. If you neglect to renew your APSCURF membership, your dental and vision coverage may be canceled.

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The PARFAC dental and vision program has a different schedule of benefits from the Fund. You are encouraged to review the benefit summaries carefully to ensure that you understand the differences between the PARFAC plan and what you were accustomed to with the Fund.

You may request an enrollment packet for the PARFAC dental and vision program by contacting the State APSCUF office at 800.932.0587 or via email at mtroutman@apscuf.org. If you opt to continue the Fund's benefits under COBRA, the Fund's administrator will prompt you to contact our office for the PARFAC information approximately 90 days prior to your COBRA ending date. Information is also available on the APSCUF website at www.apscuf.org. Click on the APSCURF tab, and then Forms and Benefits.

PARFAC contracts with United Concordia Dental for its dental coverage and Highmark Vision (which uses the Davis Vision network of providers) for vision coverage. The rates with the carriers are negotiated for a two-year period. **The rates for February 1, 2022 through January 31, 2024** are below.

	Dental Only	Vision Only	Both
Single	\$ 50.45	\$ 10.43	\$ 55.88
Two -Party	\$ 95.90	\$ 15.86	\$ 106.76
Family	\$ 118.68	\$ 18.80	\$ 132.48

The APSCURF plans are strictly voluntary and members are under no obligation to purchase the coverage. You may enroll at any time. Should you elect to cancel coverage, you may not re-enroll for 24 months from your last date of active coverage.

Good luck in your retirement!



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