

# EMPLOYEE BENEFITS SUMMARY



## EMPLOYEE CLASSIFICATION

- Regular Full-Time Employees are defined as working 40+ hours per week and 12 months a year.
- Regular Part-Time – Benefit Eligible Employees are defined as working an average of 30 hours or more per week over a 12-month period of time.
- Regular Part-Time Employees are defined as working less than 40 hours per week and 12 months a year.
- Temporary Part-Time Employees are defined as working less than 40 hours per week and/or less than 12 months per year.



## MEDICAL/VISION PLANS - ALL PLANS CARRIED BY UPMC HEALTH PLAN

**WHO IS ELIGIBLE? Full-Time and Part-Time – Benefit Eligible Employees**

### MEDICAL OPTION 1

EPO \$1,000 Deductible, HRA – 10% Coinsurance

- Physician office visits - \$10 copayment per visit
- Specialist office visits - \$20 copayment per visit
- Health Reimbursement Account (HRA) – Employee pays the first 50% of the deductible and employer covers the second 50% of the deductible

### MEDICAL OPTION 2

EPO \$4,000 Deductible, HRA – 0% Coinsurance

- Physician office visits - \$20 copayment per visit
- Specialist office visits - \$40 copayment per visit
- Health Reimbursement Account (HRA) – Employee pays the first 50% of the deductible and employer covers the second 50% of the deductible

### MEDICAL OPTION 3

EPO \$5,000 Deductible, HSA – 0% Coinsurance

- Physician office visits - \$0 after deductible
- Specialist office visits - \$0 after deductible
- Health Savings Account (HSA) – Employee can choose to set up an HSA through UPMC to save pre-tax money for medical expenses

### PRESCRIPTION DRUGS

NETWORK OF PROVIDERS

#### 30-DAY SUPPLY

- Generic Drugs - \$15 copayment
- Preferred Brand Drugs - \$30 copayment
- Non-Preferred Brand Drugs - \$50 copayment

### VISION CARE

EXAM ONLY WITH COPAY

- \$15 copayment per vision exam
- Once every 24 months for adults and children

### VISION CARE

PREMIER

- Once every 12 months for adults and children
- Lens and frame reimbursements available



## DENTAL PLAN - CARRIED BY UPMC

**WHO IS ELIGIBLE? Full-Time, Part-Time –Benefit Eligible and Regular Part-Time Employees**

- Diagnostic & Preventive Care – 100%
- Basic Services – 80%
- Major Services – 50%
- Orthodontics – Not Covered
- Deductible – None
- Plan Year Maximum - \$1,500



## DISCOUNT SERVICES ON THE LEARNING LAMP PROGRAMS

**WHO IS ELIGIBLE? Full-Time, Part-Time –Benefit Eligible and Regular Part-Time Employees working 30 hours a week or more AND 12 months out of the year.**

- 50% off tutoring services
- 50% off hourly child care services (before and after care, extended hour care)
- \$12 per day for daily child care services for infant through older toddler (6 weeks – 2 years)
- \$9 per day for daily child care services for preschool through school-age (3 – 12 years, includes Summer Camp and Kid's Day Out)



## LIFE/AD&D/SHORT TERM DISABILITY/LONG TERM DISABILITY

### WHO IS ELIGIBLE? Full-Time Employees

- Company Paid Benefit – 100%
- Carrier – OneAmerica
- Life/AD&D Plan Design - \$25,000 death benefit
- Short Term Disability Plan Design – 60% of weekly earnings to a maximum of \$1,000 per week
- Long Term Disability Plan Design – 60% of monthly earnings to a maximum of \$6,000 per month



## SUPPLEMENTAL INSURANCE

### WHO IS ELIGIBLE? Full-Time, Part-Time –Benefit Eligible and Regular Part-Time Employees

- Carriers – Colonial Life and Washington National
- Insurances available include: disability, life, cancer, and accident



## EMPLOYEE ASSISTANCE PROGRAM (EAP)

### WHO IS ELIGIBLE? All Employees

- Provider – Croyle-Nielsen Therapeutic Associates
- Free professional counseling for employees and their family members residing in the same home.
- 6 sessions per year
- Locations – Johnstown: 814-266-3196 • Somerset: 814-701-2898



## RETIREMENT PLAN

### WHO IS ELIGIBLE? Full-Time (eligible upon hire), Part-Time – Benefit Eligible, Regular Part-Time and Temporary Part-Time Employees (eligible after 1 year of service if 1000 hours of work were completed in their first year of service)

- Cost Per Pay – Employee decides on a fixed amount per pay
- 403(b) Carrier – 1st Summit Bank
- 403 (b) Plan Design – Investment choices with Alerus

\*\*Full Time employees eligible for up to a 2% match AFTER 4 years of service.



## 529 EDUCATION SAVINGS PLAN

### WHO IS ELIGIBLE? All Employees

- Cost Per Pay – Employee decides on a fixed amount per pay
- 529 Carrier – 1st Summit Bank
- 529 Plan Design – American Funds



## CREDIT UNION MEMBERSHIPS

### WHO IS ELIGIBLE? All Employees

#### G.A.P. Federal Credit Union

- Cost – Free to employees
- Locations – Downtown Johnstown: 814-535-4165  
Richland: 814-266-8446 • Carrolltown: 814-344-2155
- Website: gapfcu.org

#### USSCO Federal Credit Union

- Cost – Free to employees
- Locations – Richland: 814-266-4987 • Moxham: 814- 535-4646  
Somerset: 814-445-3997 • Ebensburg: 814-472-0615
- Website: usscofcu.org



## EMPLOYEE PERKS

### WHO IS ELIGIBLE? All Employees

#### HOLIDAY CLUB

- Employee decides on a fixed amount per pay
- Deductions can be changed on a yearly basis
- Christmas Club accounts through 1st Summit Bank
- Sign up restricted to enrollment period annually in September

#### GYM MEMBERSHIP

- Location – East Hills Recreation,  
101 Community College Way  
(Penn Highlands Community College)
- Cost – \$15 per month

#### DISCOUNTS

- Ryan's Artisan Goods, 424 Broad St.,  
Johnstown, PA 15906
- 814 Lanes & Games, 1140 Frances St.,  
Johnstown, PA 15904
- LifeMart via ADP for bigger companies  
including travel



## TUITION DISCOUNTS

### WHO IS ELIGIBLE? All Employees (must be able to show proof of continued employment)

#### Seton Hill

- 15% on Adult Degree Programs, MBA and Graduate Education Programs
- Location - 1 Seton Hill Dr., Greensburg, PA 15601
- Website: setonhill.edu

#### American College of Education

- Discount varies depending on degree
- Online program
- Website: ace.edu

**For more information or questions on any of the benefits listed, please reach out to the Human Resources team.**

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