

DCIU Head Start (HSU)

Benefits Summary 2023-2024

A. Medical Coverage

All employees enrolled in a DCIU health plan will pay a minimum of 9.0% of premium for single level medical and prescription coverage. This rate is based on enrollment in the Bronze Level package (Keystone Deductible Plan and CVS/Caremark prescription). The cost for this plan for employee only is \$25.46 per pay. Should you choose to add single coverage dental, the cost will be \$36.71 per pay for medical, prescription and dental coverage.

Employee's wishing to "buy up" from the bronze level, or to enroll additional family members will be responsible for the difference in premium of single coverage, bronze level medical plan and the medical plan of their choosing in addition to the difference in prescription premium if elected.

Employee contributions will continue to be divided equally over 24 pays.

Medical plans offered are as follows:

- **Keystone HMO D4 N2**
- **Direct POS C2-F2-01**
- **PC 20/30/70**

***An HMO requires each enrollee to have a designated primary care physician and office identification number.**

Cash-in Lieu of Benefits

DCIU will continue to provide \$175.00 per month plus 6% of prorated salary to those employees opting out of the health benefits package.

B. Prescription Coverage

Prescription coverage is through CVS/Caremark and is a three-tiered plan (three co-pay levels). Our plan is both self-insured and self-administered with the following co-pay amounts:

- \$5.00 for **retail** generic medications
- \$40.00 for **retail** preferred name brand medications (click link below for preferred drugs)
- \$70.00 for **retail** non-preferred name brand medications
- \$5.00 for **mail/maintenance choice** generic medications
- \$50.00 for **mail/maintenance choice** preferred name brand medications (click link below for preferred drugs)
- \$100.00 for **mail/maintenance choice** non-preferred name brand medications

***Mail order is available, and in most cases required by the plan, at the appropriate co-pay listed above for a three month supply.**

Contraceptive Coverage

In accordance with the Affordable Care Act, effective July 1, 2013, prescribed contraceptives are covered under the plan.

- All prescribed **generic brand** contraceptives will be covered at **zero co-pay**.
- All prescribed Non-generic brand contraceptives will be covered at the appropriate co-pay.

***Fertility medications are NOT covered under the plan.**

Procedure for Maintenance Medications

As specified in the board agreement, all maintenance drugs (see link below) require mandatory mail order after two thirty-four (34) day retail (pharmacy) fills. After your second retail fill you will no longer be able to pick up maintenance drugs at the pharmacy and are required to use the mail order service. Mail order will continue to be two times the appropriate co-pay. *Non-maintenance medications may continue to be filled at any pharmacy.

Alternative to Traditional Mail Order

To assist those affected members, as well as enhance the benefit for all members, we have implemented a program called **Maintenance Choice** through CVS/Caremark which allows you to take advantage of the mail order program (90-day supply at 2x the appropriate co-pay) with the convenience of pharmacy pick-up.

In order to utilize Maintenance Choice, you will need to transfer your prescription(s) for maintenance medication(s) to your local **CVS Pharmacy** and request participation in the program. A new 90-day prescription will be required and the pharmacy can assist you in obtaining it from your doctor. *****This program is NOT available at non-CVS pharmacies.**

Employees may still utilize the mail order service and the instructions to do so are linked below. If you have any questions or encounter issues enrolling in the Maintenance Choice program, please contact me directly as soon as possible.

C. Dental Coverage

Dental coverage is provided through United Concordia Flex plan. Please contact Jennifer Wilson at jwilson@dicu.org for a plan summary.

D. Vision/Wellness Reimbursement

DCIU provides a reimbursement plan for both vision and wellness. Full time employees are entitled to a \$125 reimburse for vision expenses every two years and a \$100 reimbursement for wellness related expenses annually. Reimbursement forms can be found on the DCIU website under the Human Resources tab. Forms and receipts need to be submitted to Joanne Matteucci, Benefits Coordinator at the Morton Education Service Center.

E. Life Insurance Coverage

DCIU provides our full-time, non-custodial employees a term life insurance policy of \$20,000.00.

F. Income Protection/Long Term Disability Insurance Coverage

DCIU provides our full-time employees, at no charge, a IP/LTD insurance policy. This plan will pay 2/3rd of your salary for a term of up to two (2) years after a 60 day waiting period. DCIU does not offer an option to purchase additional insurance, nor do we offer Short Term Disability coverage.

G. Flexible Spending Accounts (Voluntary Plan)

Flexible Spending Accounts are a way to set aside pre-tax money for either medical or dependent care (child care) expenses. *Please note that purchases for over-the-counter medications are not reimbursable under the plan. More information can be obtained by visiting the Human Resources page on the DCIU website or by contacting Joanne Matteucci.

H. Tax Sheltered Annuities (403B) Plan (Voluntary Plan)

The DCIU offers all employees the opportunity to enroll in a Tax Sheltered Annuity (403B) plan. Information regarding our 403B program can be found on the DCIU website under the Human Resources tab.

I. Sick and Personal Days

DCIU provides sick and personal days on an annual basis. These days are prorated based on the work calendar and made available to you with the first day worked each year. Sick days can accrue indefinitely, while Personal days are limited to a total of five (5) at any given time. Unused Personal days that exceed this limit will be converted to sick days. Individuals who commence employment on or before the 15th of the month will receive credit for that month.

The following is the schedule for sick and personal days:

- Ten-Month Staff receive ten (10) Sick days and two (2) Personal Days each year.
- Twelve-Month Staff receive twelve (12) Sick days and two (2) Personal Days each year.

J. Vacation Days (Twelve-Month Staff Only)

Twelve-Month employees earn one (1) day per month to a maximum of ten (10) days per year (July-June). After five (5) years of employment, an employee earns an additional one (1) day vacation per year to the maximum of fifteen (15) days.

K. Pension Plan

All Pennsylvania public school employees are automatically enrolled in the Pennsylvania State Employees Retirement System (PSERS). To update your beneficiary information or to obtain additional information contact PSERS directly at 1-888-773-7748 or www.psers.state.pa.us/default.html

L. Section 125 Plan

Section 125 Plan allows you to pay any required health care benefit premium payments you must make using “tax-favored” or pretax dollars. If you are required to make contributions for your health care benefit options, your contributions will automatically be withheld from your pay on a pretax basis unless you specify otherwise. Your monthly cost for health care plan elections will be deducted from your gross pay – before federal, Social Security and most state and local taxes are withheld.

For additional information on your health and/or fringe benefits package, please contact Jennifer Wilson in the Human Resources department directly at jwilson@dcu.org