

2023 Benefits Open Enrollment

Tuesday, November 1 – Friday, November 18, 2022



PennState
Human Resources

Better Together

Penn State and Highmark Blue Shield are committed to your health and well-being.



Be assured...

- Penn State will retain the current percentage of health care contribution for the 5th year in a row
(Union Employees should refer to their CBA)
- No plan design changes - health plan deductible, coinsurance, and copayment levels will remain the same for 2023
- Prescription coinsurance will remain the same for 2023



Penn State's partnership with Highmark will continue to offer...



**National
Network of
providers**

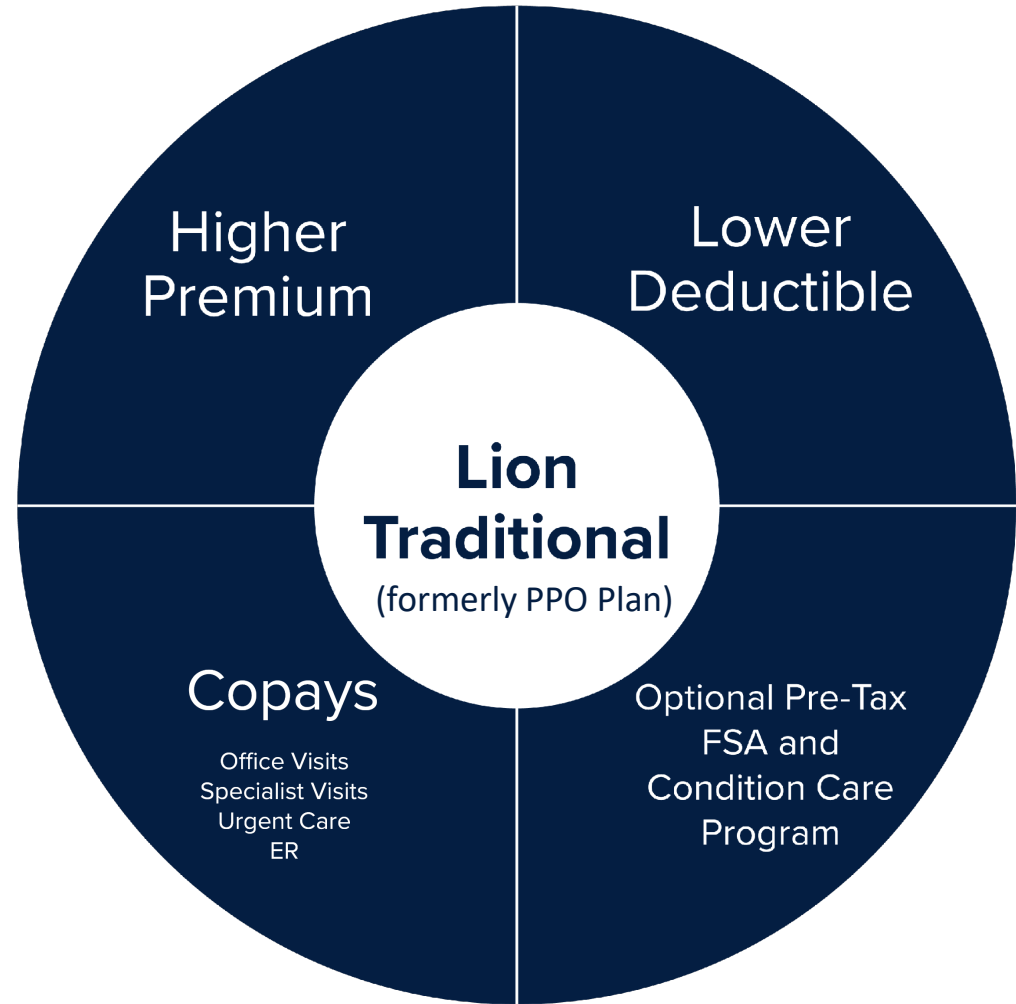
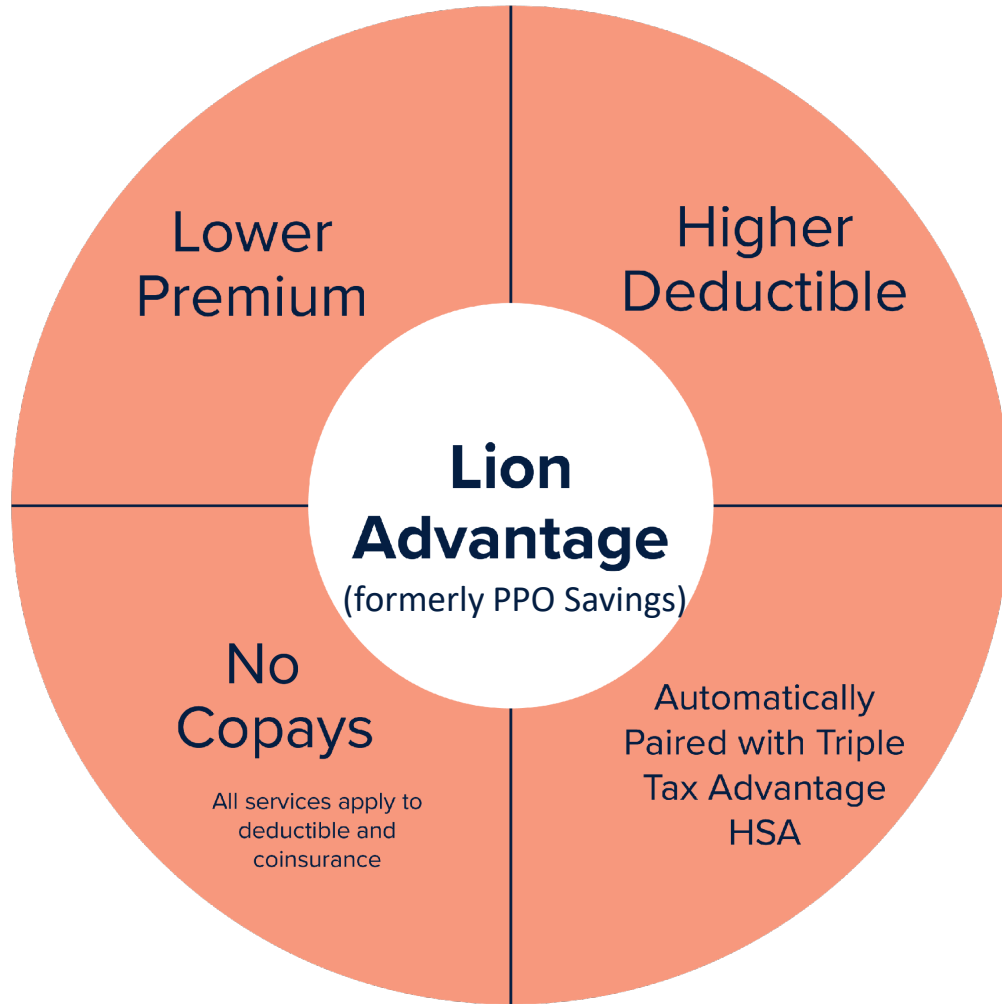


**Preventive
services covered
at 100%**



**Emergency services
covered at the
in-network level**

Plan Comparison



Medical & Prescription Coverage



PennState
Human Resources

LION Advantage

Formerly PPO Savings Plan

Triple Tax Advantage high-deductible plan with an employer-funded Health Savings Account



PennState
Human Resources

Lion Advantage Plan

Penn State automatically pairs this medical plan with a pre-tax Health Savings Account.

To be eligible, the employee must meet the following IRS regulations:

- Cannot have other health insurance (including Medicare and Tricare)
- The employee nor spouse cannot have a balance in a Health Care Flexible Spending Account (FSA) from another employer plan
 - Must use any remaining Healthcare FSA funds by 12/31/22 if moving to Lion Advantage from Lion Traditional
- Cannot have a J1 Visa
- Cannot be classified as a Postdoctoral Fellow

Lion Advantage Plan

Benefit Category	In-Network
Deductible (Ind/Fam)	\$1,600 Individual \$3,200 Family
Coinsurance Out-of-Pocket Maximum (Excluding Deductible)	\$1,975 Individual \$3,950 Family
Out-of-Pocket Maximum After deductible and coinsurance out-of-pocket maximum are met, eligible services are paid at 100%	\$3,575 Individual \$7,150 Family
Coinsurance Percentage	10%/90%
Preventive Care	Covered at 100%
ALL medical and prescription services	Applied to deductible and coinsurance

Family deductible applies when there is more than one person covered on the plan. ENTIRE Family deductible must be satisfied, by one or any combination of the family members, BEFORE the plan begins to pay claims at 90%.

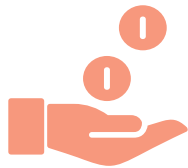
Lion Advantage Plan

Benefit Category	In-Network
<p>Pharmacy - After deductible is met</p> <p>Prior Authorization – Change to drug on formulary, or you need a prior auth for current drug covered at non-preferred brand level</p>	<p>Retail Pharmacy (31-day supply): Generic Drugs: 10% Preferred Brand Drugs: 20% Non-Preferred Brand Drugs: 40%</p>
	<p>Mail Order (90-day supply) - Express Scripts or UHS: Generic Drugs: 10% Preferred Brand Drugs: 20% Non-Preferred Brand Drugs: 40%</p>
	<p>Specialty Preferred Rx: 20% and \$65 minimum Non-Preferred Rx: 40% and \$100 min. Non-Preferred Brand Drugs: 40%</p> <p>Out-of-Pocket Maximum is integrated with the medical deductible</p>

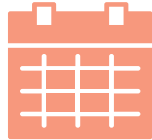
Lion Advantage Plan includes a Health Savings Account (HSA)

Triple Tax Savings

1. Contributions pre-tax
2. Distributions on eligible expenses pre-tax
3. Investments and interest – pre-tax



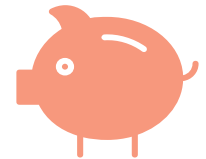
Triple Tax Savings



Funds carry over
from year-to-year



Funds are portable



Investment options
(min balance of \$1,000)

Remember: Money must be in the account before spending it

HSA Contributions

ANNUAL 2023 Maximum contributions: \$3,850 for Individual and \$7,700 for Family

- Catch-up contribution of \$1,000 for age 55 and older
- Annual Maximum includes both Employer and Employee Contributions
- Current contributions will cease as of 12/31/2022; to continue contributions for 2023 log into Workday during Open Enrollment
- Can change, start or stop your contributions at any time, with no qualifying event, via Workday; changes take effect with next applicable pay cycle

Annual Base Salary	HSA Seed (Individual/Family)
Less than or equal to \$45,000	\$800/\$1,600
\$45,001 - \$60,000	\$600/\$1,200
\$60,001 - \$90,000	\$400/\$800
Greater than \$90,000	\$200/\$400

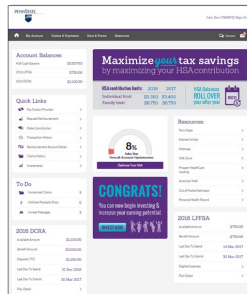
*Seed money deposited with January pay cycle
Penn State contribution are included in the IRS limits*

How to Manage Your Health Savings Account (HSA)

Claims sent from insurance vendors weekly:

- Medical/Rx
- Dental
- Vision

Pay providers by



Logging in to
my.healthequity.com

OR



Using your debit card
Administrative fee of \$1.00/month

Download the App



- Check your balance
- View claims
- 24/7 account support

LION Traditional

Formerly PPO Plan

Traditional plan includes office visit & emergency room copayments, lower deductible for certain services, and separate out-of-pocket amount for prescriptions



PennState
Human Resources

Lion Traditional – Faculty & Staff

Salary as of 10/31/22				
	\$45,000 or less	\$45,001 - \$60,000	\$60,001 - \$90,000	Greater than \$90,000
Deductible	Individual: \$250 Family: \$500	Individual: \$375 Family: \$750	Individual: \$500 Family: \$1,000	Individual: \$625 Family: \$1,250

Deductible **applies to:**

- Lab tests
- X-rays
- Surgery
- Inpatient admissions
- Durable medical equipment

Deductible **does not include:**

- Office visit copayments
- Emergency room copayments
- Prescriptions



Lion Traditional – Faculty & Staff

Feature	Coverage
Deductible	Dependent on Salary on previous slide
Coinsurance Percentage after Deductible (in-network)	Employee pays 10% Penn State pays 90%
Coinsurance Out-of-Pocket Maximum (excluding deductible)	Individual: \$1,250 Family: \$2,500
Preventive Care	Covered at 100%
Office Visits (In Person, Virtual & W360 Virtual Health)	\$20 copay
Specialist Visits (In Person & Virtual)	\$30 copay
Urgent Care	\$30 copay
Emergency Room (waived if admitted)	\$100 copay

+ +
+ + +
+ + + +
+ + + +
+ + + +

Lion Traditional Summary – Technical Service

Feature	Coverage
Deductible	Individual: \$250 Parent/Child(ren): \$375 Family: \$500
Coinsurance Percentage after Deductible (in-network)	Employee pays: 10% Penn State pays: 90%
Coinsurance Maximum (excluding deductible)	Individual: \$750 Parent/Child(ren): \$1,125 Family: \$1,500
Preventive Care	Covered at 100%
Office Visits (In Person, Virtual & W360 Virtual Health)	\$10 copay
Specialist Visits (In Person & Virtual)	\$20 copay
Urgent Care	\$20 copay
Emergency Room (waived if admitted)	\$100 copay

Lion Traditional Prescription Coverage

Retail (30-day supply)	
Generic Drugs	50% coinsurance
Preferred Brand Drugs	50% coinsurance
Non-Preferred Brand Drugs	70% coinsurance
Mail Order (90-day supply) – Express Scripts or UHS	
Generic Drugs	20% coinsurance
Preferred Brand Drugs	20% coinsurance
Non-Preferred Brand Drugs	70% coinsurance
Specialty	
Preferred Drugs	50% and \$50 maximum
Non-Preferred Drugs	70% and \$100 maximum
Prior Authorization	Change to drug on formulary, or you need a prior authorization for current drug; covered at non-preferred brand level
Out-of-Pocket Maximum	Annually \$2,000 per person/\$8,000 per family Technical Service – Annually 1,000 per person/\$6,000 per family Prescriptions covered 100% if Out-of-Pocket Maximum Met

Lion Traditional – Condition Care Program

- Must be enrolled in the **Lion Traditional Plan**
- Previously the **Value Based Benefits** program

To provide lower cost-sharing on high value services for employees, spouses, and children with one or more conditions:

- ✓ **Diabetes**
- ✓ **High Blood Pressure**
- ✓ **High Cholesterol**

- Aimed at eliminating cost barriers for those taking the necessary steps to manage their health and chronic conditions
- All fees waived for office visits, required lab-work and diabetic supplies related to the condition (based off list of services and diagnoses)
- Prescriptions not included in CCP
- No enrollment necessary – Highmark will automatically enroll members based on their diagnosis and pay appropriate claims at 100%

+ +
+ + +
+ + + +
+ + + +
+ + + +

Health Care FSA - Features

Account	IRS Annual Maximum
Health Care FSA Those enrolling in the PPO Savings Plan cannot enroll in a Health Care FSA	\$3,050 (per employee)

Health Care FSA

- Annual contribution maximum of \$3,050
- Contributions are income-tax free
- FSA funds are available immediately in January
- No changes can be made to your FSA during the year unless you experience a qualifying event
- IF you elect an FSA during Open Enrollment, you can carry forward up to \$570 from 2022
- Claims for 2022 must be submitted by March 31, 2023

Eligible Expenses List - healthequity.com/fsa-qme

Benefits for BOTH Lion Advantage and Lion Traditional



PennState
Human Resources

Health Plan Highlights

- Highmark has an extensive network of participating hospitals and doctors nationwide
- Greater saving opportunities, resulting in less out-of-pocket expense for our employees with Highmark
- Highmark Member Engagement – text strategies
- Aunt Bertha
- Blues on Call – Health coaches and nurse hotline 24/7
- Baby BluePrints
- Blue365 Deals



No cost-sharing preventive care

What's the difference between preventive and diagnostic care?

You get preventive care:

- When you're symptom-free
- To follow medical guidelines

(Shown in Preventive Care Schedule on your member website)

You get diagnostic care:

- In response to symptoms or a health risk

Many preventive care services are covered 100% in network, including:

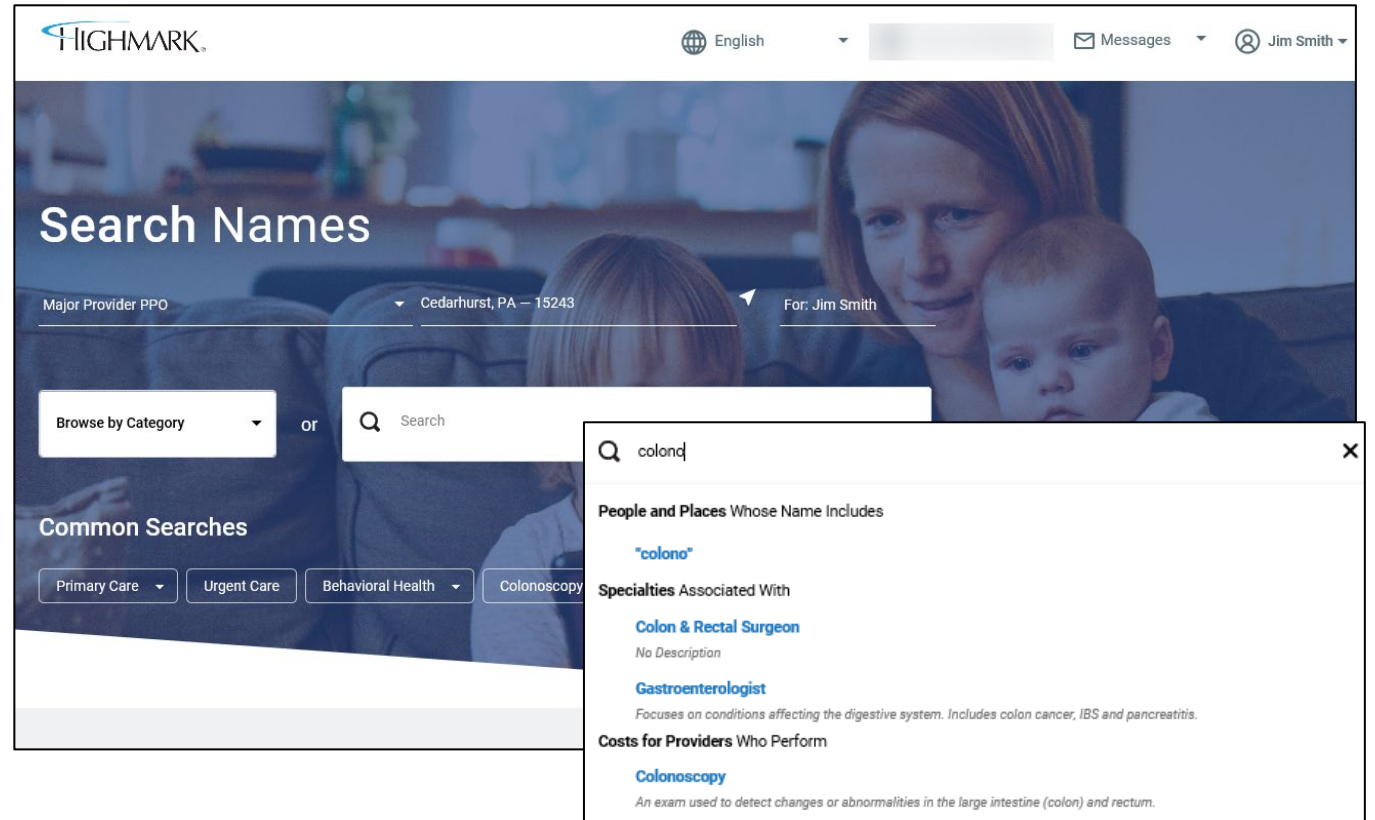
- Preventive care visits and screenings
- Pediatric immunizations
- Routine gynecological exams and mammograms

Preventive services are covered 100% for most plans.

Highmark's Care Cost Estimator

Get pricing information for a wide variety of non-emergency procedures.

- Discover ways to keep cost down!
- Along with your deductible information and plan information, the Care Cost Estimator will also provide information such as provider location and quality
- Available after 1/1/23



Prescription Plan Highlights

- Your existing Rx at retail pharmacies and/or University Health Services can be refilled after 1/1/23; just present your new Highmark ID Card
- Refills through Express Scripts by Mail and Accredo Specialty will be transferred and available for refill upon normal refill date on or after 1/1/2023
- Highmark and CVS Caremark formulary listings vary
- Certain non-formulary CVS Caremark medications will be subject to Prior Authorization unless you switch to the generic/formulary alternative; **you will receive a letter in the mail if you are impacted**; non-formulary drugs that are authorized for you are covered at the 70% cost share



Preventive Drug List – Prescription Coverage

Lion Traditional – Lower Coinsurance Levels Lion Advantage - NO Deductible, Coinsurance Only	
Generic	10% Coinsurance
Preferred Brand	20% Coinsurance
Non-Preferred Brand	40% Coinsurance

Some examples:

- Anticoagulants – warfarin, Eliquis
- Anticonvulsants – Divalproex, Lamotrigine, Topiramate
- Antihyperlipidemic – simvastatin, Rosuvastatin
- Insulin - Novolog, Semglee
- Diabetic supplies & agents – Novolog, Fiasp, Pioglitazone
- Hypertension – lisinopril, Atenolol, Hydrochlorothiazide (HCTZ)
- Mental health – bupropion, Aripiprazole, Quetiapine
- Osteoporosis – Risedronate, Ibandronate
- Respiratory – Flovent, Pulmicort

Full listing will be available prior to January 1

Lab Tests



PennState
Human Resources

Lab Tests



Be sure to ask your doctor for a printed lab order to take with you to Quest or LabCorp OR tell your doctor to send your lab test to Quest or LabCorp

After Deductible– Coinsurance as follows:

<p>Quest/LabCorp Emergency Room Inpatient Lab Services 10% Coinsurance</p>	<p>Other In-Network Labs Hospital-Based Labs 30% Coinsurance</p>	<p>Out-of-Network Labs 50% Coinsurance</p>
--	--	--

- Utilizing Quest and/or LabCorp, you save on average an 87%
- LabCorp is available at all MedExpress Locations
- Download the Quest and LabCorp apps to find locations, schedule tests, pay your bill and get your test results

The average savings are for lab expenses if billed with a medical diagnostic diagnosis. Labs billed as preventive or through the Condition Care Program are covered at 100%



Well360 Virtual Health



Powered by Amwell



PennState
Human Resources



Your Well360 Virtual Health

Powered by  amwell®



General Medical

24/7 on-demand access to board-certified doctors by phone, video, or mobile app. Request a consult or schedule and appointment for a later time.



Behavioral Health Care

Meet with a therapist 7 days a week from the comfort of your home and get support for anxiety, depression, stress, and more.



Dermatology

Upload images and provide details about your skin condition and receive a response in just 2 business days from a licensed dermatologist. Includes 7-day follow-up for any questions or needs.

Register or schedule a virtual appointment today at [Well360VirtualHealth.com](https://www.well360virtualhealth.com).



Download the Well360 Virtual Health app by visiting Google Play or the app store.

Virtual Benefit

General Medicine

Lion Advantage Plan

Deductible/Coinsurance Applies (\$64/visit)

Lion Traditional Plan

Office Visit Copay Applies

Dermatology

Lion Advantage Plan

Deductible/Coinsurance Applies (\$64/visit)

Lion Traditional Plan

Office Visit Copay Applies

Behavioral Health

* Requires an appointment

Lion Advantage Plan

Deductible/Coinsurance Applies (see below)

Lion Traditional Plan

Office Visit Copay Applies

Non-MD Providers = \$90 (Masters) and \$115 (PhD) per visit

Psychiatrists = \$250 (initial diagnostic evaluation) and then \$95 ongoing sessions



Highmark Blue365 

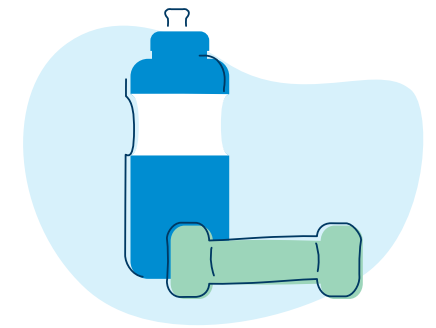


PennState
Human Resources



Save on your health journey

Join Blue365 for FREE to get great savings on everything health



Why

From workout gear to gym memberships to healthy meal services, we'll take a little off the top while you're taking a little off your middle.

Where

blue365deals.com

When

1-855-511-BLUE (2583)
Mon – Fri, 8 a.m. – 5 p.m. ET

Get offers from these brands and more:



Highmark Concierge



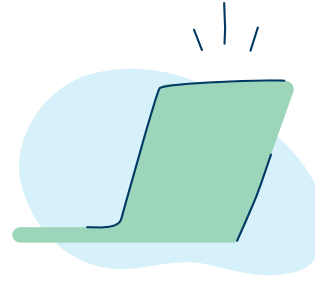
PennState
Human Resources



Well360 Concierge:

Well360 Concierge can help you:

- Find the right in-network doctors and facilities.
- Schedule an appointment.
- Walk you through the ins and outs of your benefits.
- Find the most cost-effective care.



Website:

After January 1, 2023, visit us at www.highmark.com/penn-state



Highmark Plan app:

Download the Highmark Plan app from the Apple App Store or Google Play and set up your profile



Talk to your Well360 Concierge today. Just call 1-844-945-5509
Monday – Friday, 8 a.m. – 5 p.m. ET.

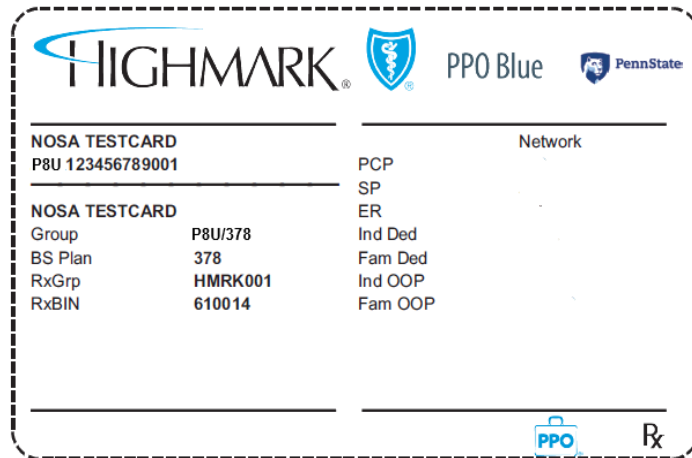


PennState
Human Resources

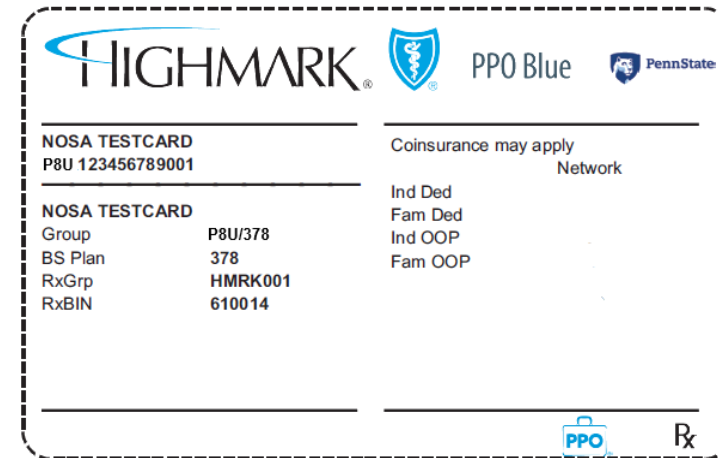
New ID Cards

- Employees will receive new ID cards for 1/1/2023
- New cards expected to arrive in December
- All ID numbers will begin with P8U

Lion Traditional (formerly PPO Plan)



Lion Advantage (formerly PPO Savings Plan)



Health Care Plan Contributions



PennState
Human Resources

Faculty & Staff Health Care Plan Contributions

SALARY-BASED MONTHLY PREMIUM CONTRIBUTION – LION ADVANTAGE PLAN

	Salary %	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000	\$85,000	\$100,000	\$140,000
Individual	0.78%	\$19.50	\$26.00	\$32.50	\$39.00	\$48.75	\$55.25	\$65.00	\$91.00
Two Person	1.89%	\$47.25	\$63.00	\$78.75	\$94.50	\$118.13	\$133.88	\$157.50	\$220.50
Parent/ Child(ren)	1.75%	\$43.75	\$58.33	\$72.92	\$87.50	\$109.38	\$123.96	\$145.83	\$204.17
Family	2.41%	\$60.25	\$80.33	\$100.42	\$120.50	\$150.63	\$170.71	\$200.83	\$281.17

SALARY-BASED MONTHLY PREMIUM CONTRIBUTION – LION TRADITIONAL PLAN

	Salary %	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000	\$85,000	\$100,000	\$140,000
Individual	1.51%	\$37.75	\$50.33	\$62.92	\$75.50	\$94.38	\$106.96	\$125.83	\$176.17
Two Person	3.68%	\$92.00	\$122.67	\$153.33	\$184.00	\$230.00	\$260.67	\$306.67	\$429.33
Parent/ Child(ren)	3.41%	\$85.25	\$113.67	\$142.08	\$170.50	\$213.13	\$241.54	\$284.17	\$397.83
Family	4.69%	\$117.25	\$156.33	\$195.42	\$234.50	\$293.13	\$332.21	\$390.83	\$547.17



Technical Service Health Care Plan Contributions

SALARY-BASED BI-WEEKLY PREMIUM CONTRIBUTION – LION ADVANTAGE PLAN

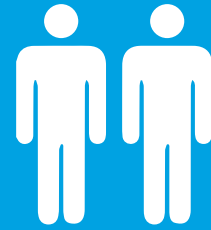
	Salary %	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual	1.44%	\$16.62	\$22.15	\$27.69	\$33.23	\$41.54
Two Person	3.11%	\$35.88	\$47.85	\$59.81	\$71.77	\$89.71
Parent/Child(ren)	2.90%	\$33.46	\$44.62	\$55.77	\$66.92	\$83.65
Family	3.90%	\$45.00	\$60.00	\$75.00	\$90.00	\$112.50

SALARY-BASED BI-WEEKLY PREMIUM CONTRIBUTION – LION TRADITIONAL PLAN

	Salary %	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000
Individual	2.94%	\$33.92	\$45.23	\$56.54	\$67.85	\$84.81
Two Person	6.33%	\$73.04	\$97.38	\$121.73	\$146.08	\$182.60
Parent/Child(ren)	5.92%	\$68.31	\$91.08	\$113.85	\$136.62	\$170.77
Family	7.95%	\$91.73	\$122.31	\$152.88	\$183.46	\$229.33



Spousal Information



PennState
Human Resources



Spousal Information

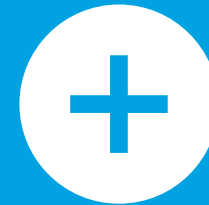
Dually-Employed at Penn State

- Employees and dependents cannot be enrolled in TWO Penn State health, dental, and/or vision plans
- For health care coverage only
 - ✓ **Faculty/Staff** - If enrolling as Two-Person or Family, higher-paid employee must *elect* coverage; lower-paid employee must *waive* coverage in Workday
 - ✓ **Technical Service** – If BOTH employee and spouse are Technical Service and are enrolling as Two-Person or Family, higher-paid employee must *elect* coverage; lower-paid employee must *waive* coverage in Workday; Does not apply if one spouse is faculty/staff and other is Technical Service
 - ✓ Each employee and spouse may enroll as “Individual” level coverage if not covering each other

Spousal Insurance Surcharge

- Applies if employee chooses to cover spouse who is eligible for group health coverage through their own employer
- Surcharge: \$100/month
- Does not apply to Technical Service employees

Additional Benefits



PennState
Human Resources

Dependent Care FSA - Features

Account	IRS Annual Maximum
Dependent Care FSA All employees are eligible, regardless of health plan	\$5,000 (per family)

- **\$5,000 Annual contribution per family maximum**
- Contributions are income-tax free
- Claims must be incurred during calendar year
- Money must be in account before you can be reimbursed
- Claims for 2022 must be submitted by March 31, 2023
- No carry over provision on the Dependent Care FSA
- Changes can be made within 31 days of
 - Change in day care cost
 - Change in day care needs
- Funds can be use for day care for children under the age of 13
- Adult day care services for eligible tax dependents

2023 Dental Plan

Faculty/Staff:

- Employee Only: \$5.23/month
- Family: \$17.86/month

Technical Service Basic:

(no in-network deductible for Tier II services):

- Employee Only: \$2.68 bi-weekly
- Family: \$9.15 bi-weekly

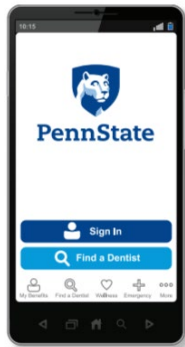
Utilize in-network providers for greatest benefit

Tech Service – See CBA for more details

2023 Dental Plan

UNITED CONCORDIA®

Download the United Concordia App



- View dental claims
- Chat with the same representatives via the app who can also in turn take your call, should you need additional assistance
- 20% discount on Philips Sonicare products at [Philips.com/UnitedConcordia](https://philips.com/UnitedConcordia)



2023 Vision Plan

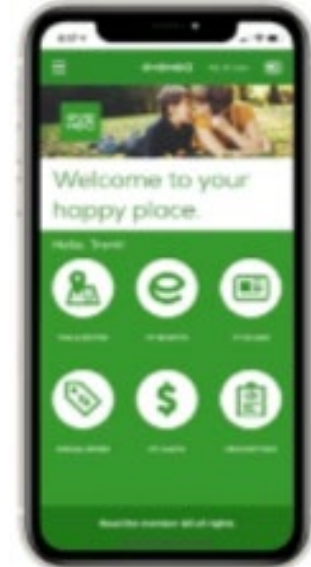


Employee Only: \$1.05/month, \$0.48/bi-weekly basic

Family: \$3.47/month, \$1.60/bi-weekly basic

Utilize in-network providers for greatest benefit

- All frames at NO cost with Target Optical
- 40% discount on additional glasses
- 40% discount on hearing aids
- Download the EyeMed App



Tech Service – See CBA for more details

Life Insurance



Penn State Paid Life Insurance

- Penn State provides life insurance FREE OF CHARGE
- \$50,000 for Faculty & Staff
- \$25,000 for Technical Service employees
- \$125,000 for University Police

Optional Life Insurance

- During Open Enrollment you can increase by 1x your salary *without* proof of good health
- Enroll anytime with proof of good health
- Plan maximum is 8x's your salary or \$1.5 million

Minimal Optional Life Insurance Increase

Rates in Workday during Open Enrollment will automatically calculate based on the new rate and your age



Life Insurance



Spousal Life Insurance:

- Minimal rate increase
- Rates in Workday during Open Enrollment will automatically calculate based on the new rate and your age
- Enroll anytime with proof of good health

Dependent Child Life Insurance:

- Covers any number of children up through the age of 26
- No change to rates for 2023

Accidental Death & Dismemberment (AD&D):

- Employee only or Family coverage
- May enroll during Benefits Open Enrollment without proof of good health
- Travel assistance benefit included



Short-Term Disability Insurance (STD)



- Enroll anytime without proof of good health
- Pre-existing conditions will apply
- 60% of your salary up to \$1500/week

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.

If you are already pregnant when you first enroll in the STD Benefits, the pre-existing exclusion will apply, and benefits will not be payable for that particular pregnancy condition

Long-Term Disability Insurance (LTD)



- Provides protection from loss of income if you become unable to work because of an accident, illness or injury
- 60% of your salary up to \$5,000 per month
- Enroll anytime with proof of good health
- Additional optional coverage with Retirement Income Protection, if enrolled in LTD



Employee Assistance Program (EAP)

Health Advocate All-In-One Benefits includes personalized assistance with Healthcare issues and Work/Life concerns, for example:

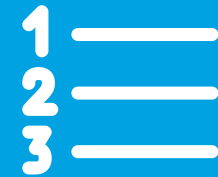
- Short-term, professional counseling
- Stress, depression, anxiety
- Drug and alcohol abuse
- Legal, financial concerns
- Blogs, webinars, tools
- Health Care help

Available to all benefits-eligible employees, spouses, dependent children, parents, and parents-in-law

- No limit to the number of uses per concern (up to 5 face-to-face visits with therapist per concern)
- Free services (pre-paid by Penn State) –no cost to employees/families
- Completely confidential
- Available for up to 120 days after retirement/termination

24-hour assistance, available seven days a week by calling 866-799-2728

Important Next Steps



PennState
Human Resources

Use the Benefits Mentor Tool

Compare the PPO Plan to the PPO Savings Plan using YOUR own health and prescription claims.

The screenshot shows the IBM Benefits Mentor interface for a PSU Employee. Three numbered callouts are present: 1 points to the 'Welcome' message, 2 points to the 'Choose a Medical Plan' step in the progress bar, and 3 points to the 'Review Results' step. The main content area displays a congratulatory message: 'Congratulations, this is your preferred medical plan!' followed by instructions on next steps and enrollment dates (November 1, 2019 through 5:00 PM Eastern Time on November 15). A summary card for the 'PPO Plan Aetna' is shown, including a table of costs.

Category	Value
Premium	\$71 per month
Out-of-Pocket Estimate	\$234
Max out-of-pocket	\$1,250
Estimated Total Cost	\$1,080

[VIEW PLAN DETAILS >](#)

Tuesday, November 1 – Friday, November 18

(Open Enrollment will close by 5pm EST)

1. Log in to  through Worklion.psu.edu.

2. Go to the Workday Inbox

To find your Open Enrollment event and to review your benefit options



Workday mobile app available – any issues completing open enrollment – log onto your desktop

Things to Remember...

Your 2022 elections are the default and will carry forward to 2023 if no action is taken...EXCEPT:

- Lion Traditional Plan Members who are changed salary bands due to GSI will default to waived status; they **MUST** log in to select the PPO Plan with the new deductible
- Lion Advantage Plan Members need to log in to Workday to select the HSA to trigger the employer seed funding AND to continue their HSA payroll contributions
- FSA's must be elected during Benefits Open Enrollment for 2023
- If Open Enrollment event is “on hold,” that means you have another change benefit event in Workday that you need to finalize before completing Open Enrollment



Pre-Retirement



PennState
Human Resources



Retirement

- Attend webinar to learn about the University's retirement process
- Learn about insurance options for individuals hired prior to 2010
- Ask questions live via interactive chat
- Details and schedule can be found at hr.psu.edu/preparing-to-retire

NOTE: For those individuals retiring on December 31st, you do NOT need to complete Open Enrollment

Benefits Vendor Partners



1.844.945.5509



1.866.346.5800



1.800.423.8217



1.866.939.3635



1.866.220.8460



HR Services

814.865.1473

Workday, enrollment, or eligibility questions

hr.psu.edu/benefits



PennState
Human Resources