

YORK COLLEGE

OF PENNSYLVANIA

2025-2026 Benefit Guidebook



About this Guidebook

This Benefits Guidebook describes the highlights of York College benefits program in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official plan documents, and not the information in this guidebook.

Note to Employees

Among the things that make York College a great place to work is the College's commitment to our faculty and staff which is demonstrated by offering an extensive employee benefits package.

As an eligible employee, you may enroll in one of the most comprehensive benefit programs in our industry.

York College provides you with a wide range of health benefits and supplemental options to help you meet your changing benefit needs, and we are committed to providing you with great products that are among the best available in our markets.

If there is any discrepancy between the descriptions of the program's elements as contained in this benefits guidebook and the official plan documents, the language in the official plan documents shall prevail as accurate.

Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. You should be aware that any and all elements of York College's benefits program may be modified in the future, at any time, to meet Internal Revenue Service (IRS) rules, or otherwise as decided by York College.

Enrollment

Open Enrollment

Eligible employees may register his/her benefit elections or changes by completing the online enrollment through York College's YCPweb located on MyYCP and returning applicable forms to the Human Resources Benefits Department. Current employees must register during the designated Annual Enrollment period to make a change or elect/re-elect Spending Accounts and Waiver Bonus.

New Hire Enrollment

Newly eligible employees must register for benefits within 31 days of hire date by completing applicable forms from the new hire packet.

The Human Resources Benefits staff are available to answer questions concerning the benefits provided under the Flexible Welfare Benefits Plan.



Required Forms

Please complete and return copies of any of the following forms which apply to your elections to the Human Resources Benefits Department:

Waiver Bonus Form

Must complete if you are applying or re-applying for the Medical Waiver Bonus during open enrollment period

Spousal Medical Coverage Affidavit

This form must be completed by all employees who enroll a spouse in a York College medical plan.

Life/AD&D Beneficiary Designation Form

Must complete upon initial eligibility and if desire is to change beneficiaries for basic and voluntary life/AD&D insurance

Evidence of Insurability (EOI)Form

Evidence of Insurability is required when employees elect life insurance above the guaranteed issue. This is a process of providing information on the condition of your health for your carrier (New York Life) to use during the application process.

FSA Additional Debit Card Request Form

If you require additional FSA debit cards for your spouse or dependent(s), please complete

403(b) Savings Plan Beneficiary Designation Form

Complete the 403(b) form online at www.tiaa.org/ycp either during the initial enrollment application process or online using your login information

Grumbacher Access Form

Must complete in order for spouses and dependents to have access. Access for full-time employees is automatic upon hire with your YCP ID card.

Plan Rules, Dates & Eligibility

Plan Year

The Plan Year for York College's benefit programs begin on July 1 and ends on June 30.

Eligibility

Regular full-time employees are eligible for college-offered benefit plans on the first day of the month following or coinciding with your date of hire.

Dependent Eligibility

Employees who are eligible to participate in York College's benefit programs may also enroll their dependents. For the purpose of our benefit plans, your dependents are defined as follows:

1. Your legal same sex or opposite sex spouse
2. Your natural, step and adopted children until the end of the month in which they reach age 26.

Changing Your Benefits

Per Internal Revenue Service (IRS) rules, employees may only enroll in pre-tax benefit plans once per year. As such, your benefit choices for medical/prescription drugs, dental, vision, and FSAs are binding through June 30. The following "qualifying life events" are examples of circumstances that may enable you to change your benefits during the plan year.

- Marriage, divorce, legal separation or annulment of marriage
- Birth, adoption or placement for adoption of an eligible child
- Loss of spouse's job or change in work status (when coverage is maintained through spouse's plan)
- A significant change in your or your spouse's health coverage due to your spouse's employment
- Death of spouse or dependent
- Loss of dependent status
- Employer-directed transfers to facilities out of the benefits network
- Becoming eligible for Medicare or Medicaid during the plan year
- Open Enrollment at a dependent's employer
- FMLA Special Requirements and HIPPA Special Enrollment Rights
- Reduction in work hours to less than 30 hours per week and you elect to enroll in another qualified health plan
- Enrollment under a qualified health plan offered by a state health insurance exchange due to either a special enrollment period (SEP) or during the open enrollment period for the exchange

Qualified Life Events

For any qualifying life events, you must inform Human Resources Benefits within 31 calendar days, (60 calendar days for changes related to Medicaid or CHIP eligibility) and provide proof of the event.

For additional information, please contact Human Resources Benefits.



Medical/Rx Benefits

Medical/Prescription Drug Plan Options

York College offers medical plan options through Highmark Blue Shield. All plans include prescription drug coverage through Optum Rx, and preventive care is covered at 100%. You may enroll in the plan that best meets your needs, or you may choose to waive medical benefits. These Highmark Blue Shield plans utilize a network of physicians, hospitals, and other health care providers. You can maximize your coverage when you access care from providers who participate in the Highmark Blue Shield network. And remember services rendered out-of-network are also subject to balance billing. Within network, the Enhanced tier provides the least out of pocket.

WAIVER BONUS / DUAL COVERAGE - If you waive medical/prescription coverage, you will receive a per pay waiver bonus. Please note you are required to provide evidence of other medical coverage. Employees are not eligible if covered as a dependent on the plan of another York College employee. Employees and dependents cannot be covered more than once under the benefit plans.

Choice Blue PPO Plan

With this plan you have the choice to use in- and out-of-network providers. There are two levels of in-network coverage: the Enhanced Value and Standard Value. The Enhanced Value level offers the lowest out-of-pocket costs. You are not required to select a Primary Care Physician (PCP), and you do not have to request a referral to visit a Specialist. This plan features lower annual in- and out-of-network deductibles than the Choice Blue High-Deductible Health Plan but will cost you more in per pay employee contributions.

Choice Blue High-Deductible Health Plan

This plan combines a Choice Blue High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA) to work hand-in-hand to give you greater control over your health care dollars. With this plan you will pay less each pay period, however, you must first meet the deductible before services are covered per the plan's schedule (including prescription drugs). You have the choice to use in- and out-of-network providers and are not required to select a PCP or obtain referrals.

Similar to the Choice Blue PPO Plan, there are two levels of in-network coverage: the Enhanced Value and Standard Value, with the Enhanced Value level offering the lowest out-of-pocket costs.



Under the HDHP, the Individual deductible only applies to "Employee Only" coverage, while the Family deductible applies to all other coverage tiers and must be satisfied in full before the plan pays benefits (with the exception of Preventive Care) including prescription drug.

The HSA is a tax-advantaged savings account for qualified health expenses. York College will fund your HSA with \$1,000 single/\$2,000 family. This amount will be deposited during the first week of July 2025. This amount will be prorated if hired after July 1st. The total In-Network Enhanced Deductible is \$1,650 single / \$3,300 family, and the total In-Network Standard Deductible is \$2,000 single/\$4,000 family. After you enroll in the HDHP, an HSA will automatically be set up for you through WealthCare Saver, Highmark Blue Shield's HSA custodian.

[Learn more about an HDHP vs. PPO Plan by watching this video](#)

Spousal Surcharge

In an effort to control medical costs, while at the same time offering affordable, quality plans, York College of Pennsylvania has a \$125 per month spousal surcharge. This surcharge will be added to the cost of your medical insurance when you elect to cover your spouse under a York College medical plan and your spouse is eligible for medical insurance through an active employer-sponsored plan or a group retiree plan.

Every employee who elects to cover their spouse on a York College medical plan must complete the Spousal Medical Coverage Affidavit.

Employees whose spouse is eligible for medical insurance through an active employer-sponsored plan or group retiree plan must complete the affidavit, acknowledging that the surcharge will be added to the cost of your medical plan.

The surcharge cannot be removed from your paycheck unless your spouse experiences a qualifying life event that would make him/her ineligible for medical insurance through his/her employer.

Employees whose spouse is not eligible for medical insurance through an active employer-sponsored plan or group retiree plan must complete the affidavit, acknowledging that the surcharge will not be added to the cost of your medical plan.



Medical/Rx Benefits

Prescription Drug Coverage

York College of Pennsylvania's prescription benefit is managed by OptumRx. With OptumRx, you'll have access to: Convenient Home Delivery services. You'll be able to have up to a 90-day supply of most maintenance medications delivered directly to you at a savings of up to 33%.

A large network of participating retail pharmacies including independent and chain pharmacies located nationwide.

Helpful resources on the OptumRx website and Mobile App. Online resources at www.optumrx.com will allow you to:

- Order prescription refills, renewals and check your order status
- Transfer retail prescriptions to Home Delivery for convenience and potential savings
- Enroll in Worry-Free Fills to conveniently receive Home Delivery medication automatically
- Discover possible ways to save money on medications, such as using generics and Home Delivery
- Receive time-sensitive medication-related alerts on your personalized pharmacy care profile
- Look up information about your medications and your prescription drug benefit
- Ask a pharmacist question anytime, day or night
- View a financial summary of your prescription expenses, especially valuable at tax time
- Review your prescription history to share with your doctor

Specialist pharmacists, who each have expertise in the medications that treat a single condition, such as high blood pressure, asthma, diabetes or cancer. Specialist pharmacists at OptumRx can answer your questions about how your medications work with each other and make them work best for you.

Optum Rx Customer Service is available 24 hours per day, 7 days per week, and can be reached at 855-201-8925



Important Prescription Coverage Information

Participants in the medical plan will receive a member ID card from Optum Rx. Participants should present their member ID card each time you fill a prescription through a retail outlet.

The formulary is the list of medications covered by the plan and is updated twice per year based on the latest research & clinical evidence. The member's cost share or copays are determined by the prescription's tier:

• **Tier 1 Generics**

Safe, effective & have the same active ingredients as a brand name medication, but cost much less

• **Tier 2 Preferred**

Lower cost or more clinically effective than non-preferred or excluded medications

• **Tier 3 Non-Preferred**

Highest cost or medications with clinical alternatives

• **Specialty**

Generally, tier 3, high complexity medications, must be purchased through Optum Rx specialty pharmacy

• **Excluded**

Medications with clinical alternatives or generics that are not covered by the plan. Members must choose an alternative therapy.

The formulary also determines which medications require treatment protocols including:

- **Quantity Limits:** For safety & cost reasons, the plan limits the amount of drugs they cover over a certain period of time.
- **Prior Authorization:** To be sure that medications are prescribed and used correctly, before the plan will cover a particular drug, your prescriber must first show that you have a medically necessary need for that drug and/or have met the requirements for the drug.
- **Step Therapy:** You must first try a less expensive drug on the formulary that has been proven effective for most people with your condition before you can move up a “step” to a more expensive drug. However, if you have already tried the more affordable drug and it didn’t work or if your prescriber believes that it is medically necessary for you to be on a more expensive drug, they can contact the plan to request an exception.

Mandatory Generic

For either retail or mail order, there is a mandatory generic feature on our prescription drug plan. When you purchase a brand drug that has a generic equivalent you will be responsible for the brand drug copayment plus the difference in cost between the brand and generic drugs. However, if your physician indicates, “dispense as written” on your prescription, you will not be responsible for the difference in cost.

For example, if the discounted cost of the generic drug is \$33 and the non-formulary brand name drug costs \$85, you would pay the \$65 non-formulary brand co-pay plus the \$52 difference between the drugs. However, if your physician indicates, “dispense as written,” you will not be responsible for the difference in cost. If there is no generic drug available, you are only responsible for the co-pay applicable to the brand name drug you are purchasing (at retail, either \$40 for formulary brand or \$65 for non-formulary brand).

Please note that if you are enrolled in the Choice Blue HDHP plan you are responsible for paying the full cost of any drug you purchase (generic or brand) until you satisfy the plan deductible. After the deductible is satisfied, you then pay the copay applicable for the type of drug you receive (plus the additional cost noted above if you elect a brand name drug that has a generic equivalent).



Optum Rx Specialty Pharmacy

Optum Rx is your preferred provider for a select list of specialty medications. As such, if you take one of the specialty medications on the list, you are required to purchase this drug through Optum Rx. In addition to providing these medications, Optum Rx offers free delivery of all prescription orders.

For more information about specific drugs subject to coverage limitations, please call Optum Rx Customer Service at **855-201-8925** or visit [optumrx.com](https://www.optumrx.com).

90 Day Supply at Retail or Mail Order

If you or your family members take a maintenance medication, you can fill a 90-day supply of the medication at an in-network retail pharmacy or through the Optum Rx home delivery service. If you utilize Optum Rx Home delivery, you can save a full copay on the cost of your prescriptions. Optum Rx’s customer service team is here to help ensure there is no delay in getting the medication you need to maintain your health. Please call Optum Rx Customer Service at **855-201-8925**.

Medical/Rx Highlights

	CHOICE BLUE PPO*			CHOICE BLUE \$1,650 HDHP*		
	In-Network Enhanced Value	In-Network Standard Value	Out-of-Network	In-Network Enhanced Value	In-Network Standard Value	Out-of-Network
Deductible Single / Family***	\$250 / \$500	\$500 / \$1,000	\$1,000 / \$2,000	\$1,650 / \$3,300	\$2,000 / \$4,000	\$3,000 / \$6,000
Plan Pays After Deductible	90%	85%	70%	90%	85%	70%
Coinsurance Out-of-Pocket Limit Individual / Family	\$750/\$1,500	\$1,000/\$2,000	\$1,500/\$3,000	\$750/\$1,500	\$1,000/\$2,000	\$1,500/\$3,000
Out-of-Pocket Limit Individual / Family	None		\$1,500/\$3,000	None		\$1,500/\$3,000
Total Maximum Out-of-Pocket Individual / Family	\$4,500/\$9,000		N/A	\$4,500/\$9,000		N/A
Office Visits Primary Care	\$25 Copay	\$25 Copay	80% after deductible	100% after deductible	95% after deductible	80% after deductible
Office Visits Specialist	100% after \$40 Copay	95% after \$40 Copay	80% after deductible	100% after deductible	95% after Deductible	80% after deductible
Preventative Care	100% (deductible does not apply)		80% after deductible	100% (deductible does not apply)		80% after deductible
Hospitalization Inpatient	Ded & Coin	Ded & Coin	Ded & Coin	Ded & Coin	Ded & Coin	Ded & Coin
Hospitalization Outpatient	Ded & Coin	Ded & Coin	Ded & Coin	Ded & Coin	Ded & Coin	Ded & Coin
Emergency Room	\$200 copay			Ded & Coin		
Rx Copays	\$10/45/70			\$10/45/70, After Deductible		



Health Savings Account

If you enroll in the Choice Blue High-Deductible Health Plan (HDHP), an HSA will automatically be set up for you through WealthCare Saver, Highmark Blue Shield's HSA custodian. An HSA is an account established to pay for qualified medical expenses for you and your eligible dependents.

It is your responsibility to determine if you meet the eligibility rules for an HSA when you enroll in the high-deductible health plan.

An HSA provides you with tax savings because:

- Contributions via paycheck deduction are pre-tax
- Interest and investments earnings are not taxed
- Withdrawals are tax-free, if used for qualified medical expenses

Other program highlights include:

- Contributions to your HSA can be made through payroll deductions or you can deposit money directly into your account
- You own the account and it's portable (you can take your HSA funds with you even if you change jobs or leave the workforce)
- Balances carry over from year to year; no "use it or lose it!"
- You can spend your funds on qualified medical expenses or save them for your future medical expenses

You can use HSA funds to pay for qualified medical expenses as defined by Section 213(D) of the Internal Revenue Code, including:

- Health plan deductibles and coinsurance
- Prescription drug copayments and certain over-the-counter drugs (with a physician's written prescription)
- Long term care & Medicare insurance premiums
- Retiree health expenses (once you are age 65)
- Dental and vision expenses

You are eligible to participate in an HSA if:

- You are enrolled in a qualified high-deductible health plan (HDHP)
- You are not covered by any other health plan that is not a HDHP
- You are not covered under an FSA through your own or your spouse's employment (Limited Purpose FSA designed to work with an HDHP are allowed)
- You are not currently enrolled in Medicare or TRICARE
- You have not received medical benefits through the Department of Veterans Affairs (VA) during the preceding three months*; and
- You cannot be claimed as a dependent on someone else's tax return

For the 2025 Plan Year, the annual contribution limit is \$4,300 for single coverage and \$8,550 for family coverage.

You may make additional contributions to your HSA which cannot exceed a combined total of \$4,300 single, or \$8,550 family for the 2025 plan year. If you are over the age of 55, you can contribute an additional \$1,000 catch-up contribution.

The college will fund your 2025 HSA with \$1,000 if you elect single coverage or \$2,000 if you elect family coverage. The amount will be deposited into your HSA the first week of July. If you join the plan mid-year, the College will fund your account with the appropriate pro-rated amount.

It is your responsibility to determine if you meet the eligibility rules for an HSA when you enroll in the HDHP.

An HSA is an excellent opportunity to save on medical expenses for you and your family; however, it is important that you understand how to contribute funds to an HSA, how to withdraw funds you have contributed and what, if any, tax implications are associated with your HSA fund.

Please Note: If you enroll a dependent in the HDHP who is not claimed as a dependent on your income tax, then you cannot use money from your HSA, but that dependent may be eligible.

Virtual Medicine/Amwell

Along with your enrollment in a Highmark Blue Shield plan you have 24/7/365 on-demand access to U.S. board-certified doctors and pediatricians by phone or online. This service is not meant to replace your Primary Care Physician. However, if it is after hours and you are unable to obtain an appointment with your provider, or if you are away from home, you can log on and request a consultation by visiting www.myhighmark.com.

When you and your family need quick care for minor illnesses, virtual medicine is a convenient option. With virtual medicine, a doctor can diagnose, recommend treatment and prescribe medication, when appropriate, for many non-emergency medical needs such as: sinus problems, bronchitis, allergies, poison ivy, cold and flu symptoms, urinary tract infections, respiratory infections and more, all from the convenience of your current location. You can even schedule virtual behavioral health appointments for issues like depression, anxiety and relationship challenges.

A virtual visit consult will cost you the same out-of-pocket as a face-to-face office visit. Here's how it works:

1. Create Account

- a. Minor Illness? Behavioral Health? Skin, hair, or nail issues? Go to www.myhighmark.com or download the Highmark app on your phone.

2. Enter your health information and start the visit

3. Wrap up!

- a. View the doctor's notes and diagnosis
- b. If you are prescribed medication, it will automatically be sent

Tips

- Log in 3 – 5 minutes before your appointment time
- If you cancel within 4 hours of your appointment you will get charged for the appointment
- If you cancel a behavioral health appointment within 24 hours of your appointment time you will be charged for a visit
- If your appointment goes 15 minutes over the allotted time you will be charged for another visit
- Dependents 18 years or older must have their own account
- Test your system in advance of your appointment for compatibility (best to use Google Chrome or Safari)



Dental Benefit

Dental Plan Option

Good dental health is important to your overall well-being. At the same time, we all need different levels of dental treatment. It is for this reason that York College offers a dental plan through Delta Dental. The dental plan through Delta Dental covers routine check-ups and other types of dental work. Please note, the deductible does not apply to diagnostic or preventive services.

Under this plan, you have the flexibility of selecting any licensed dentist to provide your dental care. However, if you choose to use a provider that is not a part of the Delta Dental PPO Plus Premier network you will likely pay more for covered services. After you satisfy your deductible, eligible expenses are paid according to a Usual, Customary and Reasonable (UCR) schedule.

Looking for more details around the plan being offered?

[Click here](#) to access the full Delta Dental PPO Benefit Summary.

DENTAL HIGHLIGHTS*	Benefits
Annual Deductible Individual / Family	\$50 / \$150
Maximum Benefit Annual Maximum (per person per year)	\$1,250
Preventive & Diagnostic Services Exams, X-rays, fluoride treatments to age 19, teeth cleaning, sealants to age 14	100% (no deductible)
Basic Services Fillings, extractions, endodontics (including root canals), periodontics, existing denture repair & relining	85% after deductible
Major Restorative Services Crowns, Dentures, Bridgework, Implants	50% after deductible
Orthodontic Maximum (per person per lifetime)	\$1,500
Orthodontic Services (Adult & Child)	50%

* Dependent Children age limit to age 26.

Out-of-network providers typically charge you for the amount of their actual charge, less the Usual, Customary and Reasonable amount agreed to by Delta Dental.

PLEASE NOTE: DENTAL PLAN DEDUCTIBLES AND MAXIMUMS RUN ON A CALENDAR YEAR BASIS FROM JANUARY 1 TO DECEMBER 31.

Need to print a Delta Dental ID card?

Logon to [Delta Dental](#) to request.



Vision Benefit

Vision Plan Option

Vision coverage is available to you through NVA, a vision service provider that specializes in providing choice, value and quality products and services.

Under this plan you can go to any eye care provider of your choice; however, you receive maximum benefits and savings when you use a preferred provider.

You do not file a claim form when you use a preferred provider—simply present your ID card at the time of your visit. When you use an out-of-network provider you are responsible for the full payment at the time of service, and you must file your own claim form.

Looking for more details around the plan being offered?

[Click here](#) to access the full NVA Benefit Summary.

Need to print an NVA Vision ID card?

Logon to [NVA Vision](#) to request.

VISION HIGHLIGHTS*	In-Network	Out-of-Network
Eye Exam	Covered in full after \$10 copay	Reimbursed Amounts Up to \$32
Standard Frames	Covered up to \$150 Retail Allowance: 20% off remaining balance	Up to \$70
Lenses** per pair Standard Lenses Material Copay Single Vision Bifocal / Trifocal Lenticular Polycarbonates	Standard Glass or Plastic \$10 All standard lenses covered in full after copay Covered in full	Up to \$25 Up to \$36 Up to \$46 Up to \$72 Up to \$25 (SV) Up to \$30 (Bi/Tri)
Lens Options Anti-Reflective Coating- Tier 1 UV Coating Standard Scratch Coating Solid Tints Fashion Gradient Tint Progressives – Tier 1 Progressives – Tier 2	All Options: Once every plan year - Covered 100%	Not covered
Contact Lens Evaluation and Fitting Daily Wear/Extended Wear Specialty	Covered in full Covered in full after \$20 copay	Up to \$20 / \$30 Up to \$30
Contact Lenses** per pair Medically necessary*** Elective	Covered in full Up to \$150 allowance 15% discount (Conventional) or 10% discount (Disposable) off remaining balance	Up to \$225 Up to \$115
Laser Vision Correction	Discounts apply to participating providers	
Benefit Frequency	Eye examinations, eyeglass lenses, frames and contact lenses, in lieu of glasses, are covered once every plan year	

* Dependent Children age limit to age 26.

** Benefits apply to contact lenses OR prescription glasses, not both.

*** Prior Authorization required from NVA.

PLEASE NOTE: VISION PLAN MAXIMUMS RUN ON A PLAN YEAR BASIS FROM JULY 1 TO JUNE 30.



Supplemental Benefits

Voya Financial Accidental Injury Insurance

York College is pleased to offer employees the opportunity to purchase additional financial protection to help pay for out-of-pocket expenses resulting from an accidental injury.

The Accidental Injury coverage pays a lump sum benefit when you or your covered family member suffers a covered injury, including fractures, dislocations, concussions, eye injuries, burns, and more. With the Sports Rider included, you can receive an additional 25% (up to \$1,000) of payable benefits for any sports related injury for you and/or your dependents. There is even a benefit payable for receiving Wellness related services such as your annual physical, COVID-19 vaccination, and much more!

There are no restrictions on how the money can be used, and there are no copays or other out-of-pocket costs. You can enroll in the Accidental Injury plan even if you are not enrolled in a York College medical plan.

You can buy coverage that protects your family members as well and take the coverage with you if you leave York College.

ACCIDENTAL INJURY COVERAGE – 24 HOUR COVERAGE	
Wellness Benefit: (annual physical, mammograms, lipid panels, COVID-19 vaccine, etc.)	\$50
Initial & Emergency Care:	
Emergency Room/Urgent Care Visit	\$225
Initial Physician Office Visit	\$90
Ambulance	\$360
X-Ray	\$75
Medical Devices (crutches, boots, etc.)	\$200
Hospitalizations:	
Hospital Admission	\$1,250
Hospital Stay (per day – up to 365 days)	\$275
Intensive Care Unit Stay (per day – up to 15 days)	\$450
Fractures and Dislocations:	
Surgical Fracture	\$600 - \$10,000
Non-Surgical Fracture	\$300 - \$5,000
Surgical Dislocation	\$600 - \$8,000
Non-Surgical Dislocation	\$300 - \$4,000
Follow Up Care:	
Follow-up Physician Office Visit	\$90
Physical Therapy Visit (per visit – up to 6 visits)	\$45
Accident Benefits:	
Lacerations	\$30 - \$480
Burns	\$1,250 - \$15,000
Concussion	\$225
Coma (14 days or more)	\$17,000

Note: Most benefits are payable once per accident.

COVERAGE EXAMPLE – BROKEN ANKLE DURING AN ORGANIZED SPORT

Emergency Room	\$225
Major Diagnostic Exam	\$275
Medical Equipment/Supplies	\$200
Non-Surgical Fracture	\$2,250
Physician Services	\$540
Total Paid without Sports Rider	\$3,490
with Sports Rider	\$4,363

Here's How the Plan Works

1. Trouble Strikes.

You are cleaning your gutters when the ladder slips, and you fall off.

2. You are taken to the ER by ambulance.

The physician's visit and x-ray in the ER reveals a dislocated hip and a broken wrist.

3. Accidental Injury Insurance provides peace of mind.

Cash benefits are paid directly to you (unless you choose otherwise), helping ease the financial stress of your accident.

4. You get your money fast.

Claims are easy to submit so that unexpected bills don't need to leave you sidelined

Voya Financial Critical Illness Insurance

Critical illness coverage pays a lump sum benefit whenever you or a covered family member is diagnosed with a covered illness or disease. Benefits can be used for any reason – including monthly expenses, travel, childcare, or alternative treatments.

There is also a benefit payable for receiving Wellness related services such as your annual physical, COVID-19 vaccination, and much more! You can enroll in Critical Illness coverage even if you are not enrolled in a York College medical plan, and you can keep your coverage if you leave York College later.

You can choose from 2 levels of Critical Illness coverage - \$10,000 or \$20,000. If you enroll in one of these options, you can enroll your spouse for the same amount you elect for yourself – for example, if you elect \$20,000 in coverage you can also purchase \$20,000 for your spouse. Coverage for your enrolled children (up to the age of 26) is automatic if you enroll yourself and equals 50% of your coverage amount.

There are no medical questions required if you enroll during annual enrollment.

Voya Financial Hospital Indemnity Insurance

The Hospital Indemnity plan pays benefits to covered individuals when they are hospitalized for a covered injury or illness. As with the other Voya Financial plans, there are no limits on how the money is used, and employees do not have to be enrolled in a York College medical plan to select this coverage. Employees can cover themselves, their spouses, and eligible children.

You have the choice of 2 coverage levels – the Low plan or the High plan. If you enroll in one of the Hospital Indemnity plans, your spouse's and children's (if enrolled) benefits will be 100% of the amount you elect for yourself. There are no medical questions required if you enroll during annual enrollment and pre-existing conditions are waived!

CRITICAL ILLNESS COVERAGE	
Wellness Benefit: (annual physical, mammograms, lipid panels, COVID-19 vaccine, etc.)	\$50
Benefit Options Employee Spouse Children	\$10,000/\$20,000 100% of Employee Amount 50% of Employee Amount
Cancer Conditions: Skin Cancer Cancer	10% of Elected Amount 100% of Elected Amount
Vascular Conditions: Heart Attack Stroke Coronary Artery Bypass	100% of Elected Amount 100% of Elected Amount 25% of Elected Amount
Nervous System Conditions: Advanced Alzheimer's Disease Amyotrophic Lateral Sclerosis (ALS) Advanced Parkinson's Disease Multiple Sclerosis	25% of Elected Amount
Other Conditions: Benign Brain Tumor Major Organ Transplant Coma Loss of Sight/Speech /Hearing Permanent Paralysis	100% of Elected Amount

HOSPITAL INDEMNITY COVERAGE		
	Low Plan	High Plan
Hospital Admission (once per covered sickness – up to 8 admissions per calendar year)	\$1,200	\$2,200
Hospital Stay (Up to 31 days, per confinement, beginning day 2)	\$100 per day	\$200 per day
Intensive Care Unit Stay (Up to 31 days, per confinement, beginning day 2)	\$200 per day	\$400 per day
Rehabilitation Facility (Up to 31 days, beginning day 2)	\$50	\$100

Disability Benefits

Short-term and long-term disability benefits are provided to full-time employees by York College at no cost to you. These benefits help you pay your Short-term and long-term disability benefits are provided to full-time household expenses if you become disabled and cannot work. These benefits also work with other sources of coverage to replace a certain percentage of your earnings. As a result, the disability payments you receive from our plan may be reduced by any benefits you are eligible to receive from Social Security, Workers' Compensation, Retirement Benefits or any other disability coverage to which you are entitled.

Short-Term Disability

Short-term disability (STD) insurance is available to all full-time employees the first of the month following or coinciding with one year of service. STD is designed to provide income replacement if you become disabled and are unable to work. The STD benefit is a designated percent of your weekly base salary and is payable starting on the later of five workdays or after sick days are exhausted if due to a qualified disability caused by a non-work-related accident or illness and continues for 180 days. Refer to the Employee Handbook for additional information.

Long-Term Disability

If you remain disabled for 6 months due to any one disabling illness or injury, you are eligible to apply for Long-Term Disability benefits (effective date may be sooner than the first of the month coinciding with or following one year of service with proof of prior coverage). If approved by the disability carrier, Long-Term Disability provides a continued source of income that equals 60% of your monthly pre-disability earnings; monthly maximum depends on your annual salary. Long-

Term Disability benefits are generally payable to Normal Social Security Retirement Age if disabled before age 62 or up to 3 years if disabled after age 62.



Looking for more details around the LTD plan being offered?

[Click here](#) to access the full New York Life LTD Benefit Summary.

When am I Considered Disabled?

You are considered disabled and eligible to receive Long-Term Disability benefits if due to an injury or illness you are unable to perform the material duties of your own occupation.



Life Insurance Benefits

Life insurance is an important part of your financial security, especially if others depend on you for support. That's why York College provides you with Basic Life and Accidental Death and Dismemberment (AD&D) coverage at no cost to you. You also have the option of purchasing Voluntary Life Insurance or Voluntary AD&D Insurance.

Basic Life Insurance and Accidental Death & Dismemberment Insurance (AD&D)

As an eligible full-time employee, York College provides you with college-paid Basic Life Insurance in an amount that equals one and a half times (1.5x) your annual salary (\$40,000 minimum up to a maximum of \$150,000 maximum benefit). You are also provided with an equal amount of AD&D Insurance.

	Coverage Amount	Benefit Maximum	Guarantee Issue*
Group Life and AD&D Insurance	One and a half times (1.5x) annual salary	\$150,000	\$150,000
Voluntary Life Insurance			
Employee	\$25,000 increments	Lesser of 5x salary or \$500,000	\$100,000
Spouse	\$25,000 increments	Lesser of 100% of employee's coverage or \$150,000	\$25,000
Child(ren)	\$5,000 increments	\$10,000	\$10,000
Voluntary AD&D Insurance			
Employee	\$10,000 increments	\$500,000 (amounts over \$250,000 are limited to the lesser of 10x salary of \$500,000)	All amounts are guaranteed issue
Spouse	\$5,000 increments	Lesser of 100% of employee's coverage or \$300,000	
Child(ren)	\$50,000	\$50,000	

Voluntary Life and AD&D Insurance

If you need additional protection beyond the Basic Insurance provided to you, you may purchase Voluntary Life Insurance and Voluntary AD&D Insurance for yourself and your eligible dependents. You must be enrolled in this Voluntary Insurance to purchase coverage for your eligible spouse and children. If you elect either of these coverages, you will be responsible for paying 100% of the benefit cost from your paycheck in after-tax dollars, which is not subject to imputed income. The benefit is tax-free

Please Note:

Any amount elected over guaranteed issue amount or outside the initial eligibility period is subject to evidence of insurability.

Looking for more details about the plans being offered?

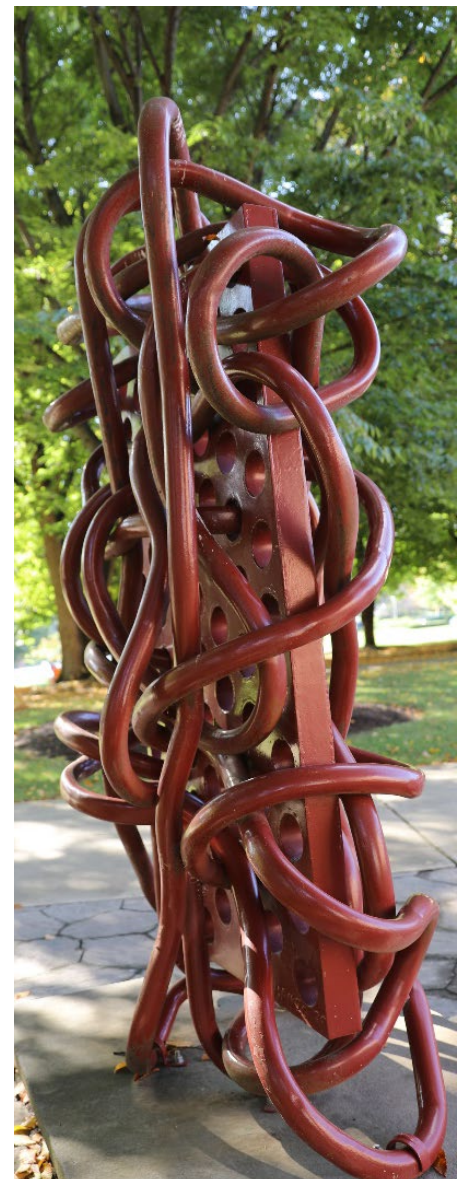
Click here to access the full New York Life Benefit Summaries:

[Basic Life](#)

[Basic AD&D](#)

[Voluntary Life](#)

[Voluntary AD&D](#)



Trustmark Universal Life Insurance

As an alternative to long term care insurance, Trustmark Universal LifeEvents insurance provides a long-term care benefit that is funded by your life insurance as an accelerated life insurance benefit.

The rising costs of long-term care services may be a serious financial concern. York College of Pennsylvania employees have an option for protection. You can choose a benefit amount, small or large, that fits you and your family's needs.

The Trustmark Universal Life or LifeEvents with Long-Term Care Benefit combines permanent life insurance with benefits that can help with the costs of long-term care services.

The need for long-term care (LTC) services is one of the greatest risks people can face. Not being prepared for the high costs of LTC may deplete retirement savings and may create financial hardship for surviving family members. Approximately 1 in 3 people under age 65 and 2 in 3 people 65 and older need skilled nursing care or assistance with the activities of daily living. Care can cost \$200 to \$300 or more a day, and LTC costs have risen 5% to 6% annually over the past 20 years.

How it Works

Universal Life/LifeEvents includes a long-term care benefit that can help pay for long-term care services at any age. The benefit remains at the same level throughout your life, so the full amount is always available when you most need it. You can collect 4% of your Universal Life/LifeEvents death benefit per month for up to 25 months to help pay for long-term care services.

Additional Advantages

- Keep your coverage at the same price and benefits if you change jobs or retire.
- Apply for coverage for family members: spouse, children, and grandchildren.
- Convenient payroll deduction (or a direct billing option if you change jobs or retire)

Trustmark Universal Life Insurance with Long-Term Care

For more information on the offering and how to enroll, visit:

www.trustmarkins.com/email/voluntary/yorkPA

To enroll, click "**Enroll Now**" and enter the following credentials:

- Employee ID
- PIN: the last 4 digits of your Employee ID followed by the 4 digits of your birth year.



Flexible Spending Accounts

York College allows employees to redirect a portion of their pay, through pre-tax payroll deductions, into Flexible Spending Accounts (FSAs). The plan year for Flexible Spending Accounts begins July 1. FSA must be re-elected annually.

You may elect a specific annual contribution for each FSA account in which you plan to participate. Your annual contribution is then divided by the number of pay periods and that amount will be deducted pretax each pay period. The amount you elect may not be changed or canceled during the plan year unless you experience a qualifying life event. You may not transfer funds between a Health Care FSA and a Dependent Care FSA. Each year you are required to re-enroll in Flexible Spending Accounts. Elected amounts do not roll over from year to year. Plan carefully! At the end of the year, any money remaining in your FSA is forfeited.

Find ways to use your flexible spending account using the [FSA Store](#).

Chard Snyder has gone mobile! Click below for details on their:

[Mobile App Set Up](#)

Health Care FSA

A Health Care Flexible Spending Account (FSA) provides you the opportunity to save money on a pre-tax basis to pay for IRS-allowed health expenses that are not covered by your health care plan. Some examples include deductibles, copayments, coinsurance payments, prescriptions and uninsured dental and vision care expenses. Over-the-counter (OTC) medications are allowed for reimbursement without the accompaniment of a prescription. Medical equipment and medical supplies are also an eligible expense.

For the 2025 plan year, the maximum amount that you can contribute to a Health Care FSA is \$3,300. You will have until September 30, 2026, to file a claim incurred before June 30, 2026.

Looking for more information?

[Chard Snyder Reference Guide](#)

Limited Purpose FSA

If you elect the Choice Blue High Deductible Health Plan (HDHP) you can participate in a Limited Purpose Medical Spending Account. With this plan you can pay for dental and vision expenses with pre-tax dollars. This plan works the same as the Health Care FSA except you may not use this plan to pay for medical expenses.

For the 2025 plan year, the maximum amount that you can contribute to a Limited Purpose FSA is \$3,300.

Dependent Care FSA

A Dependent Care Flexible Spending Account (FSA) provides you with the ability to set aside money on a pre-tax basis for day care expenses for your child, disabled parent, or spouse. Generally, expenses will qualify for reimbursement if they are the result of care for:

Your children, under the age of 13, for whom you are entitled to a personal exemption on your federal income tax return.

Your spouse or other dependent, including parents who are physically or mentally incapable of self-care.

The IRS has set the maximum allowable contribution per calendar year for a Dependent Care Flexible Spending Account as follows:

- \$5,000 for a married couple filing jointly
- \$5,000 for a single parent
- \$2,500 for a married person filing separately

Looking for more information?

[Chard Snyder Reference Guide](#)

403(b) Savings Plan

York College realizes the importance of saving towards retirement and has established a 403(b) Plan to assist you in meeting your long-term financial goals. For information regarding investment fund options, fund performance and prospectus information, please call TIAA at 800.842.2776 or go to www.tiaa.org/ycp.

Eligibility

Full-time and part-time employees are eligible to participate in the 403(b) Plan for payroll periods beginning on or after the date the employee first completes one hour of service.

Employee Contributions

Through automatic payroll deduction, you may contribute a percentage of your eligible pay to the 403(b) Plan on a pre-tax basis up to the lesser of the annual IRS benefit maximum or 100% of compensation (some restrictions apply for highly compensated employees). You may invest both your contributions and match company contributions in a variety of investments. Participants aged 50 or older may also make additional catch-up contributions, subject to IRS regulations.

New to the York College of Pennsylvania Retirement Plan in 2025 are Roth contributions. A Roth contribution allows you to contribute after-tax dollars in a separate supplemental account. Those contributions and earnings can grow tax-free, and you can withdraw them tax-free and penalty-free after age 59 ½ as long as the Roth account has been open for at least five years. Note: Roth contributions are not eligible for employer matching contributions.

Please be aware that you may stop your contributions to the 403(b) Plan at any time. If you wish to change your contribution amount or resume participation in the 403(b) Plan, you may do so at any time.

Employer Match

An employer matching contribution may be made on your behalf at the discretion of York College. York College currently matches \$1 for \$1 up to 4%, however if you contribute 5% the College will contribute 8%. Please contact the Human Resources office for additional information about supplemental contributions.

Tax Deferred Annuity (GSRA) accepts employee supplemental contributions. Additional information on this benefit is available in the Human Resources Benefits office or go to www.tiaa.org/ycp.

Vesting

When you are vested, it means that you have the permanent right to the value of your account balance if you leave the company. You are always 100% vested in the value of your own contributions. Employer matching contributions also become 100% vested immediately.

Savings Example

If you think you can't afford to take money out of your paycheck each month for a retirement you can't even imagine yet, consider this example of saving before-tax through the 403(b) Plan versus after-tax through some other savings method*.

	Pre-Tax Contribution	After-Tax Contribution
Gross Pay	\$4,000	\$4,000
Minus Pre-Tax Contributions to 403(b) Plan	- \$500	\$0
Taxable Pay	\$3,500	\$4,000
Minus Estimated Tax Withholding from Pay	- \$875	- \$1,000
Minus After-Tax Contributions to Other Savings	\$0	- \$500
Spendable Pay	\$2,625	\$2,500
Before-Tax Advantage	\$125	\$0

** For illustrative purposes only. This hypothetical illustration assumes a married participant earning \$4,000 per month in regular pay who contributes \$500 per month to the 403(b) Plan. It also assumes 25% tax withholding.*

Additional Benefits

Employee Assistance Program

The Employee Assistance Program (EAP), provided by WellSpan EAP, provides confidential and professional assistance at no cost to eligible employees, dependents and/or significant others living in the employee's household. Services are available for a wide range of personal matters, such as:

- Depression
- Stress and anxiety
- Marital and family conflicts
- Workplace issues
- Grief and Loss
- Substance abuse
- Tuition Remission Program

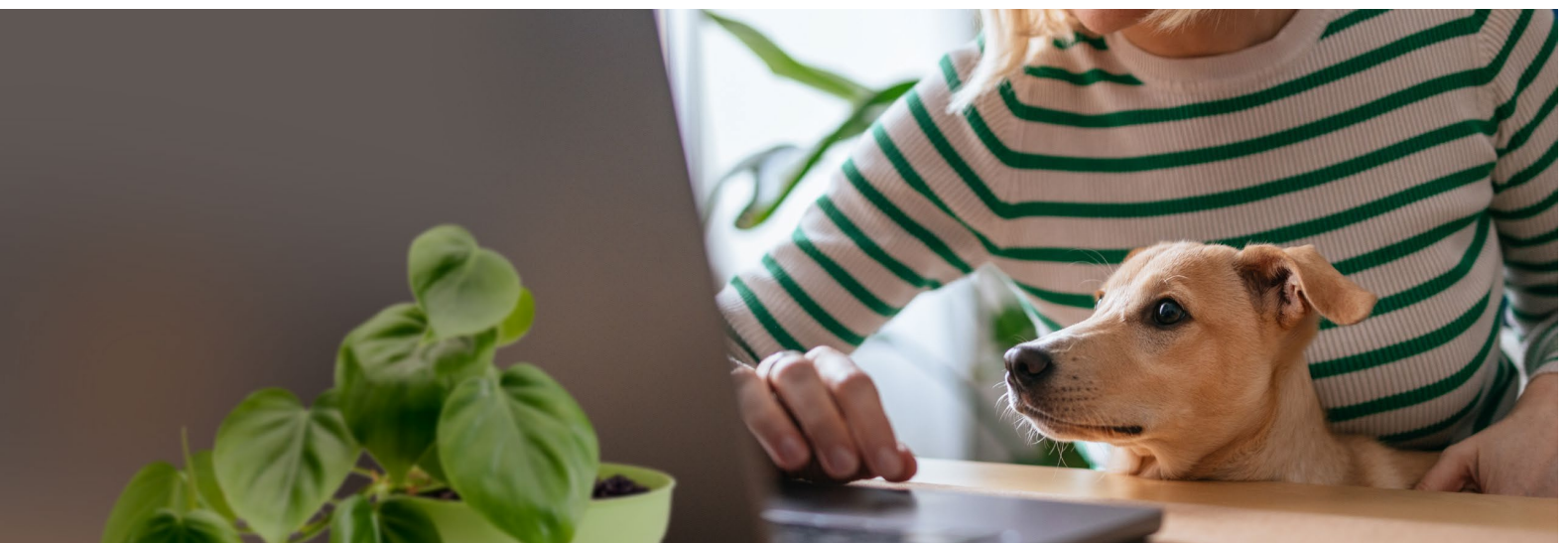
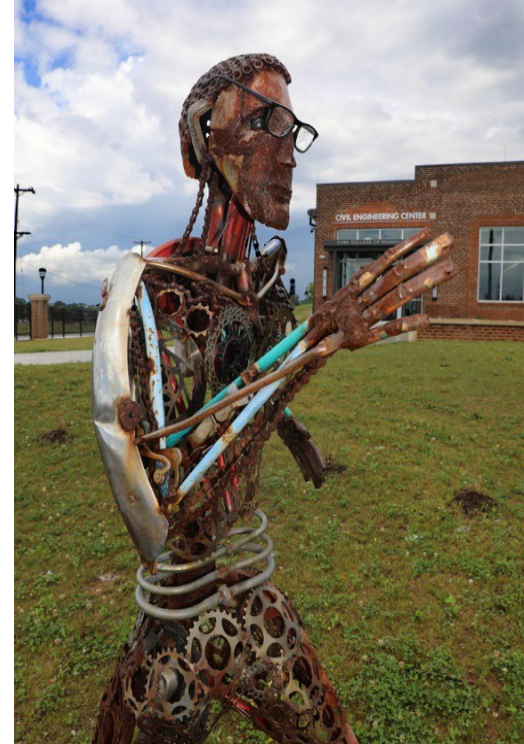
The EAP Program provides for unlimited telephonic counselors and advice, up to three face-to-face sessions per year with a counselor as well as a variety of on-line resources. The EAP also offers legal guidance and can help with other work-life concerns of daily living, including coping with dependent care, financial, legal and health problems. Call 1.800.673.2514, 24 hours a day, 7 days a week, or visit <https://questbh.com>.

Pet Insurance

York College offers you the opportunity to enroll in a voluntary group Pet Insurance Plan from Nationwide. Get the best health coverage for your pet through your voluntary coverage. Nationwide offers two budget-friendly plans that employees can enroll anytime throughout the year.

Visit

www.petinsurance.com/ycp or
by calling New Enrollment
Specialists at 877-738-7874
and state you are a YCP
employee.



Group Legal Plan

York College provides you with the opportunity to enroll in a voluntary group legal plan that provides telephonic and face to face counseling services for many legal issues such as Auto, Consumer, Real Estate, Estate Planning, Family Law, Consumer Debt and much more. The plan provides unlimited telephone advice and consultations, preparation of simple wills and living wills, review of legal documents, warranty advice, advice on small claims court and government programs as well as discounted rates for additional legal services. This plan also covers eligible spouses and dependents up to age 26 at no additional cost. Call IDIQ Pre-Paid Legal Service for more information at 877-875-4347 or go to <https://www.identityiq.com>.

Credit Monitoring and Identity Theft Insurance

IDIQ Pre-Paid Legal Services provides you and your family members with the opportunity to protect a person's credit and identity. Credit monitoring will alert you if there is any suspicious activity or changes that signal the possibility while also providing \$1,000,000 in ID Theft Insurance. There are 4 plans to choose from: single to triple bureau credit monitoring, credit dispute assistance, restoration services, credit reports and scores and Bit Defender Total Security and private VPN's for up to 10 devices. For more information call IDIQ Pre-Paid Legal Services at 877-875-4347 or go to <https://www.identityiq.com>.

Looking for more information?

[Personal Legal Plan-IDIQ](#)

[Secure Pro+ Bitdefender Total](#)

[Security-IDIQ](#)

[Secure Max+ Bitdefender Total](#)

[Security-IDIQ](#)

[Secure Plus+ Bitdefender Total](#)

[Security-IDIQ](#)



Vacation/Holidays & Tuition Exchange Program

To determine how this benefit applies to you, see the respective handbook for your job classification.

Tuition Exchange Program

To determine how these benefits apply to you, see the respective handbook for your job classification.

This benefit includes tuition exchange and discount program at York College and a discount program for dependents at York Country Day School.

<https://www.ycp.edu/about-us/offices-and-departments/human-resources/benefits/>

Other Benefits for York College Employees

Credit Unions	Membership benefits for two credit unions; York Educational Federal Credit Union and Members 1st Federal Credit Union www.yefcu.org www.members1st.org
Grumbacher Fitness Center	Access available at no cost to full-time employees.
Homebuyer Incentive Program	Click here for the Homebuyer Incentive Program
Tuition Exchange Program	Click here for the Tuition Exchange Program
York Country Day School Tuition Discount	Discount varies by grade levels. Click here for more information on the YCDS Tuition Discount



YCP Career Academy

The York College Career Academy offers a range of industry-recognized credentials designed to help you develop in-demand, job-ready skills at no cost to you. Visit my.ycp.edu and click on the Career Academy icon.



Decision Guide

You've reviewed your benefit plan options and made your choices. Now take a moment to wrap up the enrollment process by completing the steps listed below.

Step 1: Make Your Medical, Dental and Vision Elections

Have you considered what levels of coverage are best for you? Think about the expenses that you and your family had in the past year. Do you need the higher level of protection? Does your spouse have available coverage? You may be better off waiving medical coverage and picking it up under your spouse's plan.

Step 2: Make Your Voluntary Life and AD&D Insurance Elections

Stop and consider how much money your family would need to cover your financial obligations if something should happen to you. Think of things like rent or mortgage payments, college tuition and regular day-to-day living expenses. How much coverage do you have elsewhere? Remember to consider all sources of protection you have available before making your enrollment decisions.

Step 3: Designate Your Life/AD&D Beneficiary(ies)

Take a moment to designate your beneficiary(ies) for your basic life, AD&D and voluntary life insurance. It is important to keep your beneficiary designation(s) as up to date as possible. Should something happen to you, your benefits will be paid to the most recent beneficiary(ies) on file. If you neglect to designate a beneficiary, your benefits will be paid to your estate (if one has been established).

Step 4: Consider Enrolling in Other Supplemental Benefits

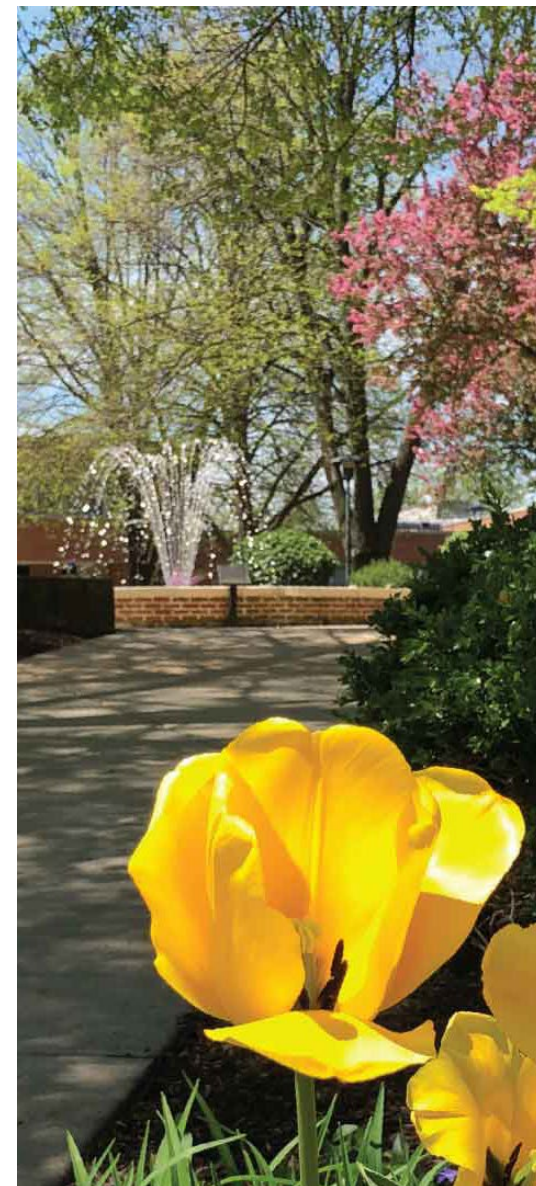
The 403(b) Plan provides one of the best ways to save for retirement and one of the few methods available today that can be used to defer current income taxes. You should also consider the value of the other Supplemental Benefits including group legal, identity theft, credit monitoring, and Voya Financial plans available to you at group rates.

Step 5: Double-Check Your Benefit Elections

Make sure that your elections accurately reflect the benefits you wish to maintain throughout the plan year.

Step 6: Submit Your Benefit Elections

Once you have decided what benefit options best suit your needs, please submit your benefit elections within the requested time frame. Contact York College Human Resources Benefits if you are not sure when your elections are due.



Notices:

[Michelle's Law Notice](#)

[Women's Health and Cancer Rights Act \(WHCRA\) Notice](#)

[Newborns' and Mother's Health Protection Act \(NMHPA\) Notice](#)

[Notice of HIPAA Privacy Practices](#)

[Notice of HIPAA Special Enrollment Rights](#)

[New Health Insurance Marketplace Coverage Options and Health Coverage](#)

[Important Notices about Prescription Drug Coverage and Medicare](#)

[Premium Assistance under Medicaid and Children's Health Insurance Program \(CHIP\)](#)

[Model General Notice of COBRA Continuation Coverage Rights](#)

[Your Rights and Protections Against Surprise Medical Bills](#)

If you are viewing a printed version of this benefits guidebook, please request a copy of these notices from HR.



Contact Information & Online Resources

Benefit	Contact	Email / Phone
Medical/Rx Benefits	Highmark Blue Shield Member Services Find a Provider Pre-certification Patient Care Management	www.highmarkblueshield.com 800.345.3806 800.810.2583 800.227.3116 800.332.2566
Prescription Drugs	Optum Rx Customer Service Optum Rx Specialty Pharmacy	www.optumrx.com 855.201.8925 855.427.4682
Health Savings Account (HSA)	Highmark Blue Shield For General Questions Log in to "Manage Your Plan" & access "Your Spending Tab"	www.highmarkblueshield.com 800.345.3806
Supplemental Benefits	Voya Financial Customer Service	https://presents.voya.com/EBRC/Home/YorkCollege 877.236.7564
Dental Benefits	Delta Dental Customer Service	www.deltadentalins.com 800.932.0783
Vision Benefits	NVA Customer Service	www.e-nva.com 800.672.7723
Flexible Spending Accounts	Chard Snyder Customer Service Claims Fax	www.chardsnyder.com 888.318.7472 877.723.0147
403(b) Retirement Plan	TIAA Customer Service	www.tiaa.org/ycp 800.842.2776
Employee Assistance Plan	WellSpan EAP 24/7 Customer Assistance	https://questbh.com 800.673.2514
Group Legal Plan/Credit Monitoring and Identity Theft Insurance	IDIQ Pre-Paid Legal Services, Inc. Customer Service	https://www.identityiq.com 877.875.4347
Medicare Assistance	HTA Financial Client Services Team	www.htafinancial.com 610.430.6650
Human Resources Benefits	Enrollment & Benefit Questions	benefits@ycp.edu 717.815.6871