



Date: January 1, 2008

A handwritten signature in cursive script that reads "Robin Oswald".

From: Robin Oswald
Manager, Employee Benefits Division

To: Post Doctoral Scholars and Fellows

Welcome to Penn State! The benefits that are available to you as a Post-Doctoral Scholar or Fellow are summarized below.

A benefits enrollment form is enclosed. Post-Doctoral benefits for you and for your eligible dependents are effective on the first day of your appointment, as long as the enrollment form is completed and returned to the Employee Benefits Division within 31 days of the appointment date. Eligible dependents include your spouse or same-sex domestic partner, children up to age 19 and children ages 19 to 24 who are full-time students.

Eligible dependents that are not enrolled during this initial thirty one day period, cannot be added to your coverage until the next annual open enrollment period. Similarly, newly acquired dependents who are not enrolled within thirty one days of the date that they become eligible for coverage cannot be added to your benefits plan until the next open enrollment period.

The cost of your benefits will automatically be deducted from your monthly pay check. The amount that you pay for medical, dental, vision and life insurance coverage is not subject to federal income, Social Security, Pennsylvania state income and Pennsylvania local income taxes.

MEDICAL COVERAGE

Your Penn State medical coverage will be Highmark PPOBlue administered by Highmark Blue Shield. While you may seek services from any provider or facility, your benefits are maximized when you use a provider or facility who is part of the Highmark network. Please contact Highmark with any questions regarding your medical plan. The dedicated Penn State customer service line at Highmark is 1-800-914-4384.

DENTAL COVERAGE

The Penn State dental plan is administered by United Concordia Companies, Inc. (UCCI) and provides coverage for both preventive and maintenance dental services. While you may seek services from any dentist, your dental benefits are maximized when you use a provider who is part of the dental plan network. You may contact United Concordia at 1-800-423-8217 with your questions.

VISION COVERAGE

Your vision plan is administered by National Vision Administrators (NVA). Like the dental plan, you may utilize the services of any provider. However, your out-of-pocket expenses will be lower for services provided by vision care professionals who are part of the NVA network. You may contact NVA at 1-800-672-7723 with your questions.

LIFE INSURANCE

Penn State provides you with the opportunity to purchase group term life insurance coverage equal to your annual stipend. The insurance amount will be rounded to the nearest thousand dollars and will not exceed \$50,000. The cost per \$1,000 of life insurance is dependent upon your age and can be found on the enclosed rate sheet.

2008 Monthly Insurance Rates

Plan	Post Doc Only	Post Doc & Spouse or Child(ren)	Family
Highmark PPOBlue	\$64.57	\$221.09	\$221.09
United Concordia Dental	\$4.42	\$14.98	\$14.98
NVA Vision	\$0.78	\$2.04	\$3.06

If you have any questions, please contact the Employee Benefits Division for assistance at (814)865-1473 or e-mail www.benefits@psu.edu. Your benefits enrollment form must be returned to the Employee Benefits Division within 31 days of your date of hire.