



Spring/Summer 2010

Dear APSCURF member:

This communication specifically addresses your supplemental benefits through the Pennsylvania Faculty Health and Welfare Fund (Fund) at the point of retirement, as well as the options available to you to either continue the Fund's benefits under COBRA or purchase the dental and vision plans through APSCURF.

The Fund's "**active** faculty" benefits terminate for you and your eligible dependent(s) at the end of the next month following your retirement date. For example, if you retire on May 22nd, the Fund's "**active**" benefits will terminate on June 30th.

The Fund's COBRA policy extends to **most** faculty members, who are retiring, the option to continue their benefits for a period of 18 months. At the end of the first 18 months, your spouse will be given the option to extend the coverage for another 18 months. To check whether you and/or your dependents' may be eligible go to www.pafac.com and review the Fund's COBRA policy and guidelines. You will eventually receive a COBRA notification from the Fund which takes several months after retirement since the Fund must wait for the PASSHE to transmit the termination notice. To speed this process up, you may contact the Fund's office to request the COBRA information directly at 1-717-233-4776.

The following are the standard monthly COBRA rates effective **July 1, 2010, through June 30, 2011**, for continuation of benefits under the Fund:

Individual Coverage	\$ 43.45
Two-Party Coverage	\$ 96.33
Family Coverage	\$118.06

The Fund adjusts these rates on July 1 of every year.

In addition, APSCURF has available a voluntary dental and/or vision plan for its members to purchase once the Fund's benefits terminate through retirement or at the end of your eligible COBRA period.

The Fund's COBRA policy extends the COBRA option to the member for approximately 18 months after termination. The policy extends the option for eligible dependent(s) for approximately 36 months after termination. If you and your eligible dependent (s) elect COBRA, and you (the member) reach the end of your COBRA eligibility, you can decide to purchase the single coverage under APSCURF's plan while your dependent(s) complete their eligibility period under the Fund or those eligible can transfer over the APSCURF plan at the same time.

If you (and/or your dependents) are deemed **ineligible for continuation of the Pennsylvania Faculty Health and Welfare benefits under COBRA or you choose not to continue the benefits under the Fund**, please contact your local APSCUF office and request that an APSCURF dental and vision enrollment/application packet be forwarded to you. The enrollment/application packets will be mailed from the current administrator of this program (NCAS) and not the State or Local APSCUF offices.

The current monthly rates for **UCCI Dental and Davis Vision, February 1, 2010 through January 31, 2011** are as follows:

<u>Davis Vision</u>	<u>UCCI (Dental)</u>	<u>Both Dental and Vision</u>
Single: \$ 6.16	Single: \$38.50	Single: \$ 42.11
Family: \$11.71	Family: \$92.47	Family: \$101.63

If you opt to continue the Fund's benefits under COBRA, you will need to contact the local APSCUF or State APSCUF office approximately two (2) months prior to the end of the COBRA period to initiate enrollment in the current APSCURF dental and/or vision plan(s). The APSCURF plans are strictly voluntary and members are under no obligation to purchase the plan(s).

If you have any questions on APSCURF or its dental and vision plans, please go to their web page at www.apscuf.org and click-on APSCURF under the header and then click-on Dental and Vision. You will find many informational links on the APSCURF webpage which may answer any number of your questions or please feel free to contact me at the State APSCUF office.

Good luck in your retirement!

Nancy J. Koutris

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