



Pennsylvania Academy
of the Fine Arts



BENEFITS PLAN OVERVIEW

The Pennsylvania Academy of the Fine Arts (PAFA) strives to offer its eligible employees a competitive and comprehensive benefits package. As an employee, you are our most valuable resource. PAFA, through our benefits partners, hopes to provide you with choices that best suit the needs of you and your family.

It is imperative that you take the time to review all of the options available to you and ask questions if something is not clear to you. We encourage you to consider each benefit and the associated cost carefully and choose the benefits package that will best meet the needs of you and your family throughout the year.

If you have any questions or need clarification on any of the benefits offered, please do not hesitate to speak with a member of the Human Resources department.



The Internal Revenue Service (IRS) determines that eligible employees may only make elections to designated plans at time of hire and once per year at open enrollment. Exceptions for “life events”, as listed in the benefit plan summary, are available by contacting Human Resources.



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PAFA contributes a significant percentage toward the healthcare premiums for our employees and their families. We also offer a benefit for those that waive medical coverage with PAFA. Unless otherwise indicated, there will be a 30-day waiting period for employee participation in any benefit plan.

Medical and Vision Plan Benefits

PAFA is aware that rising healthcare costs are a concern to you and your family. Our participation in the Philadelphia Area Independent School Business Officer Association (PAISBOA) provides advantages over dealing directly with the insurance companies. In fact, we have been able to provide various options, at a great value, during a time when many organizations have seen dramatic increases in the cost of their coverage. Three plan options are available through Independence Blue Cross. The plans differ when it comes to how they share the cost with you and with the coverage each offers. We encourage you to review all plan documents prior to making any decisions. Additional information is available at <https://www.IndependenceBlueCross.com/> or by contacting the Human Resources Department.



Medical and Vision Premium Options (monthly dollar amounts):

Type of Plan	Employee	Employee and Child(ren)	Employee and Spouse	Employee and Family
HBT HMO 30/50 1500/3000	\$9.36	\$165.78	\$247.00	\$359.18
HBT HD 2500/5000	\$50.48	\$407.04	\$426.82	\$349.92
HBT HMO 20/40	\$135.72	\$386.74	\$528.42	\$714.56
HBT PPO 20/40	\$144.64	\$405.60	\$405.60	\$747.52

Dental Plan Benefits

PAFA is pleased to offer two ancillary Dental Plan options, administered by Delta Dental of Pennsylvania. The two plans operate using the same network, but vary based on the coverage limits and procedures covered. Monthly premiums for the two plan options are provided below:

Dental Premium Options (monthly dollar amounts)



Type of Plan	Employee	Employee and Family
Basic - \$1,000/year limit	\$19.80	\$52.40
Enhanced - \$1,500/year limit	\$34.68	\$91.74



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Health Savings Account and Flexible Spending Accounts

PAFA offers multiple options for its benefits eligible employees to pay for out-of-pocket health care, dependent care and transportation expenses.

Health Savings Account (HSA):

Participants of the HDHP 2500/5000 plan have the option to enroll in an HSA, a tax-favored savings account in which employee elections are processed through bi-weekly payroll deductions.



Flexible Spending Accounts (FSA):

Participants of the Select 30/50, Select 20/40, and Choice 20/40 plans have the option to enroll in a Flexible Spending Account for medical or dependent care expenses in which employee elections are processed through bi-weekly payroll deductions.

- **Medical FSA:** Common expenses that are eligible include co-pays, deductibles, prescriptions, vision and dental expenses. The annual contribution limit for 2019 medical FSAs is \$2,700 for 2019.
- **Dependent Day Care FSA:** Common expenses that are eligible include daycare facilities, after-school programs, summer day camp, and licensed in-home babysitters. The annual contribution limit for 2019 is \$2,500 (single) / \$5,000 (married).
- **Commuter Account:** All benefits eligible employees have the opportunity to participate in pre-tax deductions for qualified transportation expenses. Deductions will be made from the employee's pay based on the amount elected for qualified mass-transit and parking. Provided through Benefit Resource, the account must be funded through payroll deduction prior to being used.



For additional details, please contact the Human Resources Department.

Please note: Per IRS regulation, employees cannot enroll in both an HSA or Medical FSA savings plan. FSA plans run calendar year (January 1 through December 31 of given year). The HSA plan allows employee to rollover contributions year to year.



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Disability Benefit

Disability benefits provide you with a source of income in the event you are unable to work due to accident, illness, or injury. PAFA offers full-time employees and appointed faculty members the option to purchase Short-term and/or Long-term Disability insurance through UNUM. The benefit cost is based on your annual salary.

Short-term Disability – provides benefit of 66 2/3 percent of an employees weekly earning in effect on the date the employee becomes disabled, up to \$1000 per week. The maximum benefit period is 24 weeks.

Long-term Disability – provides benefit of 60 percent of basic monthly earnings, not to exceed a monthly maximum benefit of \$12,500. There is a waiting period of 180 consecutive days.

Life and Accidental Death & Dismemberment Insurance

PAFA pays the full cost of life insurance and accidental death and dismemberment insurance for all of its full-time employees and appointed faculty members in an amount equal to his/her annual salary up to a maximum of \$250,000. The insurance benefits begins a phase-down process for employees age 65 and older, please consult the plan documents for specific details.

Supplemental Life and Accidental Death & Dismemberment Insurance

PAFA offers employees who are eligible for life insurance the option of purchasing additional coverage. Benefits eligible employees may purchase these benefits in increments of \$10,000, \$5,000 for spouses or domestic partners, and \$2,000 for dependents. Pricing is determined on an individual basis by the insurer. Please speak to a member of the Human Resources Department for more information.



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403(b) Retirement Plan



All employees who work 1,000 hours or more in a calendar year and who are age 21 or older are eligible to participate in the TIAA defined contribution pension plan. Employees may elect to participate with a minimum contribution of 1% of their base salary. PAFA will match this contribution up to 4%. At the time the employee becomes available for plan participation, he/she will be vested immediately.

Employee Assistance Program (EAP)



Penn Behavioral Health Corporate Services

PAFA recognizes that there are a wide range of problems such as marital or family distress, alcoholism and drug abuse – which, although not directly associated with the employee's job function – can be detrimental to an employee's job performance. PAFA encourages employees to seek assistance through the PAFA-endorsed EAP, PENN Behavioral Health. The EAP service is completely confidential and available both to employees of the Academy and members of their immediate family. PAFA assumes the costs for the first 5 visits of this service.

Over the summer, new EAP feature, [MyLifeExpert](#), was introduced. This work/life portal gives members access to thousands of up-to-date, topic-related articles, videos, podcasts, interactive checklists, and more related to Financial & Legal, Child Care and Education, and other topics. Members have instant, confidential, 24/7/365 support to get access to the help they need all in the palm of their hand.

Liberty Mutual Insurance



Liberty Mutual.
INSURANCE

PAFA has partnered with Liberty Mutual to offer employees a special discounted rate on auto, home, and other insurance policies. Special benefits and savings offered by Liberty Mutual include, 24-Hour Claims Assistance, Accident Forgiveness, Better Car Replacement, and Multi-Policy Discount. Contact Human Resources to schedule a free consultation with our local Licensed Account Representative today!



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Varsity Tutors

Between managing your career and juggling the educational needs of your family, you need one less thing to worry about this year. Whether you want to sign your youngest up for some homework help or dive into a new professional certification program, Varsity Tutors has you covered. Start with a complimentary academic needs consultation and then take 20% off when you sign up for the option that fits you best.

Varsity Tutors helps students learn with options designed to fit their unique needs. With 1-on-1 online tutoring and live online classes in over 3,000 academic and enrichment subjects, Varsity Tutors can help you reach just about any learning goal. It's also worth noting that the discount extends to any professional training, certification, and continuing education options.

Tuition Assistance

All full-time and part time employees, all faculty, and all Academy Trustees are eligible for tuition remission for up to 3 credits each semester, in any of the PAFA's academic programs.

The spouse and children of regular full-time employees and appointed faculty are entitled to a 50% discount on tuition for 1 course up to 1.5 credits per semester through PAFA's Public Education Program; or a 50% discount on tuition for the Graduate or Certificate Programs, up to a maximum of 30 credits per year.

*Some restrictions apply, please contact Human Resources for more details.

Additional Benefits

• Shop Discounts

All PAFA employees are eligible to receive a 20% discount in The Museum Store at PAFA.

• Membership Privileges

PAFA employees automatically become Members of the Museum at the individual level. Benefits of membership include free Museum admission, invitations to opening receptions and exclusive Members programs.



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Paid Time Off

Vacation Time

All full-time and part-time* employees will earn paid vacation based on the following schedule:

Accrual Period	Length of Vacation
From date of employment** up to 5 full years of service	17 working days
Employees with 5 or more full years of service	22 working days
Employees with 15 or more full years of service	27 working days

* Employees will receive vacation time entitlement that is prorated based on their average bi-weekly work schedule as compared to the number of hours worked by regular full-time employees in their wage and hour classification.

** Employees will accrue vacation time from the first day of employment, however, no paid vacation leave will be granted until after 6 full months of employment with PAFA.

Sick Time

Full time employees are entitled to accrue five (5) sick days per year. Sick days may be accumulated up to a maximum of twenty (20) works days during any given calendar year.

Holidays

PAFA typically observes the following holidays*:

New Year's Day	Juneteenth	Thanksgiving Holiday
Martin Luther King Jr. Day	Independence Day	Christmas Eve
President's Day	Labor Day	Christmas Day
Memorial Day	Thanksgiving Day	New Year's Eve

*PAFA holidays are subject to change based the day of the week for the given calendar year.

*Additional information regarding Paid Time Off can be found in the [Employee Handbook](#).

The Pennsylvania Academy of the Fine Arts (PAFA), in its sole discretion, reserves the right to make changes to, delete, suspend, or discontinue its benefits plans and programs at any time. The benefits plan overview describes the benefits offered by PAFA in non-technical language. Your specific rights are governed solely, and in every respect, by the official documents and not by this plan overview. If there are any discrepancies between the information presented here and the official plan documents, the language of the official plan document will prevail as accurate. The benefits summary is presented as a matter of information only. It is not intended to create a contract, expressed or implied, of any kind whatsoever between PAFA and its employees.