



## PA FACULTY HEALTH AND WELFARE FUND

FACULTY DENTAL AND VISION BENEFITS  
Benefits Provided By APSCUF

The PA Faculty Health and Welfare Fund (“the Fund”) is jointly governed by APSCUF and PASSHE. CDS Administrators handles the Fund’s administrative matters (enrollment, billing, COBRA, etc.). The Fund was established through money negotiated in the collective bargaining process and is available premium-free to faculty. The following is a brief explanation of how to use your APSCUF Health and Welfare (H&W) benefits. This summary does not replace the most up-to-date version of the Fund’s benefits and announcements which may be viewed and downloaded at [www.apscuf.org](http://www.apscuf.org) (under Members→Forms and Benefits) or obtained by calling the Fund administrator at 844-865-1137 or via email at [pafaculty@cdsadmin.com](mailto:pafaculty@cdsadmin.com).

All PA Faculty Health and Welfare information and claim forms may be accessed at <https://www.apscuf.org/members/forms-benefits/>.

### Eligibility

Completing and returning the PA Faculty Health & Welfare Fund Enrollment Form is the first step in qualifying for PAFAC HWF benefits.

Eligible faculty members include all PERMANENT OR TEMPORARY FULL-TIME FACULTY for the full benefit package. Part-time faculty members are eligible if they meet eligibility criteria. Additional information about part-time benefits is below.

Eligible dependents include spouse and any dependent children up until the day before their 26<sup>th</sup> birthday. If a child has been medically deemed unable to support him or herself prior to the day before the 19<sup>th</sup> birthday, Fund benefits will continue contingent on documentation of the circumstances. Additional details about Fund benefits may be obtained by contacting the Fund administrator at 844-865-1137 or via email at [pafaculty@cdsadmin.com](mailto:pafaculty@cdsadmin.com). If both parents are Faculty Members, dependents may only be listed as such on ONE FACULTY MEMBER’S enrollment form, not both.

### Dental Benefits

Once enrolled, you will receive an identification card from United Concordia Dental. You may visit any dentist, though out-of-pocket expenses are generally lower at in-network dentists. With out-of-network providers, you will be expected to pay for services at the time of your appointment, and reimbursement will be made directly to you. (The current non-network provider fee schedule is available on the APSCUF website.) With in-network providers, the claim will be submitted automatically, and you will be billed for any outstanding balance. Currently, there is no dental deductible for the faculty member or their dependent(s).

If a dentist is contemplating dental work expected to exceed \$500, it is strongly recommended that you obtain a pre-determination (pre-D) prior to starting treatment. This is for your protection to ensure that the work is necessary and so you know what insurance may cover (based on information submitted by the provider for the pre-D).

### Orthodontia Services

The lifetime maximum per family member under the orthodontia services is \$3,100. Be sure to show your United Concordia Dental ID card to your provider’s office so that they may initiate the claims filing process. For new treatment, United Concordia Dental issues an initial payment of 25% of eligible costs and determines a monthly reimbursement based on cost and length of treatment plan.

### Vision Benefits

Once enrolled, you will receive an identification card from National Vision Administrators. You may visit any vision provider, though out-of-pocket expenses are generally lower at in-network providers. With out-of-network providers, you will be expected to pay for services at the time of your appointment, and reimbursement will be made directly to you. With in-network providers, the claim will be submitted automatically and you will be billed for any outstanding balance.

### Part-Time Faculty Benefits

Part-time faculty who are employed at least 25% of full-time are eligible for the part-time benefit package. In November 2022, the Fund Trustees voted to eliminate the one semester waiting period that was previously in place.

Part-time faculty members who are employed for at least 25% to 49% of full-time are eligible for employee only benefits. Faculty employed at least 50% to 99% of full-time are eligible for employee and lawful spouse benefits.

The NVA Vision Benefit Summary for part-time faculty is available on the APSCUF website under Members→Forms and Benefits. The dental benefits are the same as full-time faculty for the eligibility period.

For additional information, please contact the H&W Fund administrator at 844-865-1137 or via email at [pafaculty@cdsadmin.com](mailto:pafaculty@cdsadmin.com)

### Continuation of Benefits upon Termination (COBRA)

COBRA is mandatory under federal law. The government made available continuation of group benefits at 102% of the employer contribution under such circumstances as death, age limitation for eligibility; divorces and terminations. If a faculty member or their dependent experiencing a qualifying event elects COBRA, s/he must pay the stated premium directly to the Fund to retain benefits. Please contact the Fund administrator at 844-865-1137 or via email at [pafaculty@cdsadmin.com](mailto:pafaculty@cdsadmin.com) for more details.

### Coordination of Benefits

Any faculty member who has a spouse that is employed and covered by another group health insurance plan MUST coordinate both insurance plans for reimbursement. For more information, please contact the Fund administrator at 844-865-1137 or via email at [pafaculty@cdsadmin.com](mailto:pafaculty@cdsadmin.com).

The Pennsylvania Faculty Health and Welfare Fund's benefits were negotiated for you by APSCUF and are administered by CDS Administrators at the address and telephone number listed here. The Fund administrator is available Monday through Friday from 8:00 am – 5:00 pm. Additionally, many announcements, forms, and procedures are available on the APSCUF website.

### Vital Information

All claims forms for the PA Faculty Health and Welfare Fund may be obtained from the local APSCUF office, your local Health and Welfare Specialist, or downloaded from the APSCUF website. If you have questions and/or problems, please contact your local Health and Welfare Specialist. *These people serve APSCUF members voluntarily. Be sure to thank them for their time and effort.*

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