



Pennsylvania
Gaming Control Board



Highlights Of Pennsylvania Gaming Control Board Benefits

As of 4/10/2025

As an employee of the PGCB, you will enjoy an excellent benefits package. In fact, our benefits typically provide additional value equal to more than 45% of your pay. This fact sheet provides a general overview of benefits available to PGCB employees.

Health Benefits

The PGCB provides commonwealth health benefits through the Pennsylvania Employees Benefit Trust Fund (PEBTF). Employees contribute a percentage of their wages toward the cost of their health benefits. The current schedule of contribution is as follows:

- **2025-** If you successfully participate in the Get Healthy Program, you will pay 2.75% of your gross base salary for coverage. If you do not participate in Get Healthy, you will pay 5.5% of your gross base salary.

Employees can reduce their personal contribution simply by participating in the PEBTF's "Get Healthy Program." This program offers tools to promote wellness among employees including disease management, physical fitness, stress reduction, etc.

For health coverage, employees may select from a preferred provider organization (PPO) or health maintenance organizations (HMO). Aetna Choice PPO and Highmark Basic PPO are offered in all Pennsylvania counties. The HMO plans are offered as follows: Aetna PEBTF Custom HMO in the Southeast, Central and Western regions of the state and Geisinger PEBTF Custom HMO in the Northeast. These HMO plans are offered based on the employee's county of residence. Not all HMO plans are offered in every county. To determine what HMO's are offered in your county, please contact the Office of Human Resources or visit www.pebtf.org.

- **Preferred Provider Organization (PPO)** provides care through a network of participating medical providers. Employees pay a small co-pay at the time of service. If employees seek services from non-network providers, deductibles and coinsurance usually apply.
- **Health Maintenance Organization (HMO)** provides care through a network of participating medical providers. Employees must select a primary care physician to direct all care. Employees pay a small co-pay at the time of service. Except for emergencies, care is covered by the HMO *only* when arranged by the primary care physician. If employees seek services outside the network, they are typically responsible for the full cost.

New employees are covered by one of the three Medical plans offered by the PEBTF and will make their choice on the PEBTF-2 form provided to them during New Employee Orientation. During the first 30 days, employees may opt to add dependent coverage or Prescription coverage at their own expense, explained in the below chart. After 30 days of employment, Commonwealth employees can enroll their dependents in medical and prescription drug coverage without paying the additional buy up contribution anymore. If you are adding your spouse and they are eligible for benefits from their current employer they must enroll in those benefits as their primary plan. They can be enrolled in benefits through the PEBTF, but it will be secondary coverage. If your spouse is employed without the offer of employer-sponsored benefits, self-employed or unemployed, they can be added to your plan as their primary insurance coverage.

Vendor	Single Biweekly Cost:	Family Biweekly Cost:	If you add dependents during the first 30 days:
The chart below indicates the costs for Calendar Year 2025-			
Aetna Choice PPO	\$21.89	\$56.47	\$495.85
Highmark Basic PPO	\$0	\$0	\$439.38
PEBTF Custom HMO	\$0	\$0	\$466.54
Prescription Drug (First 30 days)	\$ 108.06	\$268.07	

After 30 days on the job, employees and their dependents also benefit from prescription drug, dental, vision and hearing aid coverage at no additional cost:

- **Prescription Drugs - Administered by CVS Caremark** - Up to a 30-day supply or, for maintenance prescriptions, up to 90-day supply may be obtained. Co-payments are based on generic, preferred brand, and non-preferred brand drugs; if an employee chooses a brand name drug when a generic is available, the employee must pay the cost difference as well as the co-pay.
- **Vision – Administered by National Vision Administrators** - Provides for a yearly vision exam as well as for eyeglasses or contact lenses each year for dependents under age 16 - every two years for those 16 years of age and over. A frame allowance also is provided every two years.
- **Dental - United Concordia's Dental PPO** - "Advantage Plus" Network. Covers dental treatment through a fee-for-service plan. Services include office visits, exams, diagnostic procedures and X-rays. Preventive, restorative, endodontic, periodontics, prosthodontic and orthodontic procedures are included.
- **Hearing Aid – Administered by PEBTF** - Offers hearing aid reimbursement—one per ear per 36-month period, with some limitations.

Absences & Holidays

Employees also benefit from generous paid absences including annual, sick, and holiday time off. There are other types of paid absences such as administrative, civil and military. Unpaid absences are also available for sick, parental, family care, and military. Health benefits continue during many absences.

Annual (vacation) Employees earn:

Service	Days	Percent of Regular Hours Paid
Up to 3 years: Union covered position	11	4.24%
Up to 3 years: Non-Union Covered position	14	5.39%
Over 3-15 years: All positions	19	7.32%
Over 15 years: All positions	24	9.24%
Over 25 years: All positions	30	11.55%

Up to 45 days of unused annual leave may be carried over each leave calendar year. Upon separation from PGCB service, employees are compensated for unused annual leave.

Holidays- Paid holidays include:

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day

- Indigenous Peoples' Day
- Veterans' Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

Sick - Employees earn:

- **11 days/year** (Union)
- **13 days/year** (Management)

Employees can use sick leave for their own or a family member's illness and medical appointments as well as for bereavement (certain limitations apply to absences for family members and bereavement).

Up to 300 days of sick leave may be carried over each leave calendar year. Upon retirement, employees are paid a percentage of unused sick leave.

Retirement

The Pennsylvania State Employees' Retirement System, established in 1923, is one of the nation's oldest and largest statewide retirement plans for public employees.

- Employees hired on or after 1/1/2019 must choose one plan from Class A-5, Class A-6 or 401(a) – as outlined below.
- Class A-5 will be the default plan

1. YOUR HYBRID PLAN – A-5 CLASS OF SERVICE

As a member of the A-5 class of service, your mandatory contribution toward your retirement benefit is 8.25% of your pay, which is split between the two plans with 5% going toward your pension and 3.25% going toward your investment plan. Your employer's mandatory contribution toward your pension is calculated each year based on the assets and liabilities of the SERS pension fund and their mandatory contribution toward your investment plan is 2.25% of your pay. In general, the pension portion of your benefit is guaranteed to grow by 1.25% of your pay for each year you work for a SERS-participating employer. Income or loss in your investment plan is based on your investment choices and the markets.

2. YOUR OTHER OPTIONS:

Hybrid Plan – A-6 CLASS OF SERVICE

If you switch to the A-6 class of service, your mandatory contribution toward your retirement benefit would be 7.5% of your pay, split between the two plans with 4% going toward your pension and 3.5% going toward your investment plan. Your employer's mandatory contribution toward your pension would continue to be calculated each year based on the assets and liabilities of the SERS pension fund and their mandatory contribution toward your investment plan would be 2% of your pay. In general, the pension portion of your benefit would be guaranteed to grow by 1% of your pay for each year you

work for a SERS-participating employer. Income or loss in your investment plan would continue to be based on your investment choices and the markets.

Defined Contribution Plan/Straight investment plan option – 401(a)

If you switch to the straight investment plan option, you would contribute 7.5% of your pay toward your investment plan and your retirement benefit would be determined by the amount of money you earn from your personal investment choices and the markets.

Retiree Health- With sufficient service, employees and their dependents can receive majority employer-paid medical and prescription coverage under the commonwealth's Retired Employees' Health Program. Retirees have the same choices and contribute at the same rate as active employees. Medicare-eligible retirees may choose among the Medicare Private Fee-For-Service, Medicare PPOs, or Medicare HMOs available in their county of residence. The commonwealth, however, may modify the benefits provided at any time.

Deferred Compensation- Defined in Section 457 (b) of the Internal Revenue Code, this program allows employees to save and invest pre-tax dollars for retirement through voluntary payroll deferral. Empower retirement services manage the program. Employees can choose from about a dozen different investment options.

Additional Benefits:

- **Credit Union-** PGCB employees and their families are eligible for membership in the Pennsylvania State Employees Credit Union (PSECU). Member services include free on-line banking, bill payer service, competitive loan rates, interest-bearing checking accounts and much more.
- **Employee Assistance Program-** The PGCB provides free, confidential help to employees and their families through the State Employee Assistance Program (SEAP). Counselors evaluate issues and make referrals. Help is available for mental health issues such as depression and anxiety; problems with alcohol and other drugs; legal and financial difficulties; and relationship and personal issues. Employees and family members are eligible for up to six free in person or online sessions per episode, per calendar year, and referral for continued counseling.
- **MetLife Insurance-** PGCB employees receive coverage under the Commonwealth Group Life Insurance Plan at no cost to them. This term insurance coverage is equal to the nearest \$1,000 of annual salary up to the maximum amount of coverage, which is \$40,000. This coverage includes a work-related accidental death benefit of an additional \$10,000.
- **Dependent Care Account Program (DCAP)-** PGCB employees can set aside money through payroll deduction from their gross salary to pay eligible expenses for child and other dependent day care. This reduces Federal Income and Social Security taxes which allow employees to pay for day care expenses with pretax dollars.
- **Health Care Flexible Spending Account (FSA)-** An FSA lets you set aside a portion of your pre-tax earnings to help you pay for eligible out-of-pocket health care expenses.
- **Optional Insurance-** The PGCB also provides opportunities for employees to purchase supplementary insurances at discount rates through convenient payroll deduction, including: Term Life Insurance, Disability Insurance, Critical Illness Insurance, Vehicle Insurance Homeowner/Renter Insurance, Identity Theft Protection, & Pet Insurance.

The PGCB is proud to be an equal opportunity employer and strong supporter of workforce diversity.

This material is provided as a general overview. Benefits may change from time to time, so please check with the PGCB's Office of Human Resources for complete, accurate and up-to-date information.