

Benefits Bulletin

Judicial Officers & Staff Edition

October 2023

Voluntary Life/Disability Insurance

If you are enrolled in the voluntary life insurance plan administered by The Hartford, you may now increase or decrease your coverage for 2024. Please contact us at human.resources@pacourts.us or **717-231-3309** early to ensure you have enough time to review the materials and submit your form by the **October 31st** deadline.

Ways to increase coverage:

1. Increase by \$10,000 with no medical questions if your insurance amount is below \$250,000 or 3 times your annual salary (whichever is less) and/or your spouse's coverage is less than \$50,000. Spousal coverage cannot exceed 50% of your amount. Increases will take effect January 1, 2024.

2. For increases of more than \$10,000; or, if your current coverage exceeds the maximums noted above, you must complete a personal health application for The Hartford's consideration. If approved, changes will take effect the first of the month following 60 days from the approval date.

Disability insurance, also administered by The Hartford, is another supplemental insurance plan available for purchase. The benefit is income protection and pays 40% of your salary should you become disabled from your judiciary position.

If you are not currently enrolled in the voluntary life or disability plans, you may apply at any time throughout the year by contacting AOPC/HR. Enrollments are subject to The Hartford's medical underwriting guidelines.

If you do not wish to change or enroll in the supplemental life and/or disability insurance plans, no action is necessary. **The Hartford insurance plans are separate from the judiciary-provided group life insurance administered by MetLife.**



AOPC is in the process of replacing our legacy HR, Payroll and Finance system with Workday. This implementation will transform how the Judiciary delivers essential business services. As a self-service tool, Workday will provide instant access to information and the ability to make updates right at your fingertips. Relevant details will be provided as the project progresses. Go-live is scheduled for April 2024.

For now, benefit related information is available by visiting the [Human Resources](#) link on Online Services. You also will find [benefit plan contacts](#) if you have questions that require a more personalized response. Customer service representatives are available outside of normal business hours.



Insurance Information in the Palm of Your Hand

For easy access to your supplemental insurance benefits, Delta Dental, NVA (vision) and BeneCard PBF (Rx) all have apps available for download to your iPhone or Android device. When you are out and about you can do everything from managing your plan to searching for convenient care.

Look for the logos above in your app store and download to:

- View and share your health plan ID card
- Review your plan coverage and claim details
- Find in-network providers and pharmacies
- Estimate procedure costs
- Get answers to benefit questions

Retirement & Medicare — What You Need to Know

It is strongly encouraged to file your letter of resignation and contact AOPC/HR at least **6 weeks** before your intended retirement date to ensure final pay and retirement transactions can be processed without delay including Medicare enrollment, when relevant.

If you plan to retire in 2023 and have **not** already received a retirement packet, please call AOPC/HR immediately.

Your resignation letter should specify that you are resigning at the "close of business" on a specified date. This will ensure there is no confusion regarding the timing of your departure.

If you meet the age and service requirements to qualify for retiree healthcare, and will be collecting a SERS pension, AOPC/HR will send a retirement packet with information necessary to enroll you and your eligible dependents in retiree benefits with the appropriate cost-share.

For those under age 65, retiree healthcare benefits will be the same as your active coverage. Medicare becomes the primary healthcare in retirement for anyone over age 65 or disabled and eligible for early Medicare. Medicare is always effective on the 1st of a month and is not retroactive.

For most, there is no cost for Medicare Part A but there is a premium for Part B. If you are collecting Social Security, the Part B premium will automatically be deducted from your monthly Social Security payment; otherwise, you will receive a quarterly bill from Social Security for the Medicare Part B premium.

*Please be advised you and/or your spouse do **NOT** need to enroll in Medicare while you are actively working. AOPC/HR will provide you with the forms to enroll in Part B without penalty when you decide to retire.*

In addition to contacting AOPC/HR, call your SERS regional office at **1-800-633-5461** to discuss pension and deferred compensation withdrawal options (if applicable). SERS counselors may be working remotely so you may need to leave a message and wait for a return call.

Group term life insurance through MetLife AND The Hartford supplemental life insurance (if enrolled) will end upon retirement; however, you will have the option to convert both to private policies. Conversion information will be included in your retirement packet.

Beginning in 2024, we will be emailing retirement packets. Please take a moment to confirm your preferred email address is accurate in [Online Services](#) to ensure you receive this and all important benefits information in a timely manner.



Vaccinate to Stay Healthy!

Judiciary healthcare plans allow you several convenient and cost-effective options for obtaining vaccinations: (1) Simply pay the office visit copayment at your physician's office with your Highmark or United Healthcare (UHC) ID **OR** (2) visit a participating pharmacy and use your BeneCard ID to receive the following vaccines at no cost.

Flu — With rare exceptions, the CDC recommends everyone 6 months and older get vaccinated every flu season (October through May). Some pharmacies may not vaccinate young children and will refer you to your child's pediatrician.

Flu Mist — Recommended by the CDC for individuals 2 years through 49 years old.

Pneumonia — Recommended by the CDC for members age 65 and older, or earlier if identified by a physician as high-risk.

Shingles — SHINGRIX has been approved by the CDC for anyone age 50 and older.

COVID — The CDC recommends COVID vaccines for everyone 6 months and older. For more detailed information, visit [Stay Up to Date with COVID-19 Vaccines Including Boosters | CDC](#).

****NEW** RSV** — Recommended by the CDC for members age 60 and older. **Beginning 10/1/2023, the RSV Vaccine will be covered for qualified members at a participating pharmacy when using your BeneCard ID card.**

You should always discuss the risks and benefits of any vaccination with your healthcare provider.

AOPC

Human Resources
601 Commonwealth Ave
PO Box 61260
Harrisburg, PA 17106-1260

(717) 231-3309
(717) 231-3310 (fax)

human.resources@pacourts.us