



Benefits Bulletin

Judicial Officers & Staff Edition

October 2025

Open Enrollment for Voluntary Life and Disability Insurance

If you do not wish to change or enroll in the voluntary life and/or disability insurance plans, no action is necessary and your coverage will continue without interruption.

If you are currently enrolled in the voluntary life insurance plan administered by The Hartford, you may now choose to increase or decrease your coverage for 2026 in [Workday](#). To do so, simply click on the task to get started and follow the prompts to manage the insurance plan. All changes must be submitted by the **October 31, 2025 deadline**.

If you do not wish to change your coverage, there is no need to open the Workday task. It will disappear following the deadline.

Coverage Options:

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 increase your spouse's coverage if it is less than \$50,000. Spousal coverage cannot exceed 50% of your amount. Increases will take effect January 1, 2026 with new deductions starting with your December pay.

2. For new enrollments, increases of more than \$10,000, or increases for coverage that exceeds the maximums noted above, you must complete an application for The Hartford's consideration. You will receive a notification in Workday to Submit Evidence of Insurability (EOI). Hartford will reach out to you directly with an EOI application. The application will be sent to your personal email address on file in Workday. It is important to complete this application as soon as possible and send it back to The Hartford for review. 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 should you become disabled from work, and pays a monthly benefit up to 40% of your salary. New Hartford disability enrollments are subject to medical underwriting.

The Hartford insurance plans are separate from the judiciary-provided group life insurance administered by MetLife.

NEW Healthcare Flexible Spending Account (FSA) offered in 2026

During the month of November, active Judiciary members will have the ability to enroll in a healthcare FSA for the 2026 plan year. A healthcare FSA allows you to contribute pre-tax money from your pay to use towards eligible out-of-pocket medical, dental, and vision expenses for you and your dependents. While the FSA will be administered by Lively, you will first need to enroll in the program in [Workday](#).

Watch your email for more information on this new benefit plan including frequently asked questions. Healthcare FSAs are use or lose programs so it is important to fully understand the plan prior to enrolling.



SERS Pension Overview with Q & A

On Tuesday, October 21st from 12:00—1:00 PM, the State Employees' Retirement System (SERS), will be conducting a virtual pension overview for active Judiciary staff. If you are interested in joining the meeting, copy the following link and add to your Outlook calendar on October 21st: [SERS Pension Overview with Q & A | Meeting-Join | Microsoft Teams](#)

If you are a Judge or MDJ and have questions regarding your pension, please contact 1-800-633-5461 to speak with your local SERS representative due to your unique pension class and retirement rules.

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.

If you plan to retire in 2025 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 of" the date of your last day of active Judicial serve to 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 (hospital insurance) but there is a premium for Part B (medical insurance). 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.

Please ensure your personal email address is correct in Workday to receive communication following your leave from active Judiciary service.

Vaccinate to Stay Healthy!

Judiciary healthcare plans allow you several convenient and cost-effective options for obtaining vaccinations: 1) 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 vaccines at no cost.

You should always discuss the risks and benefits of vaccines with your healthcare provider to determine which ones are appropriate for you.



Weight Loss Programs offered by your Judiciary Health Insurance

Both Highmark and UnitedHealthcare recognize the need for programs designed to help members lose weight and keep it off. If you want to start or continue your health journey and need some help, both Highmark and UHC have resources.

Highmark— Beginning January 1, 2026, Highmark will be offering Noom Weight. Keep an eye on your email for communication directly from Highmark regarding this new program and how to enroll.

UnitedHealthcare (UHC) - UHC currently offers Real Appeal and Wellos. As an added incentive, UHC Rewards pays you to take healthy actions you may already be doing. Login to learn how you and your eligible spouse (if covered) can earn dollars through participation in the programs.



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