

Open Enrollment for Voluntary Life and Disability Insurance

If you do not wish to change or enroll in the supplemental life and/or disability insurance plans, **no action is necessary.**

If you are enrolled in the voluntary life insurance plan administered by The Hartford, you may now increase or decrease your coverage for 2025 in [Workday](#). To do so, simply click on the task and follow the prompts. All changes must be entered in Workday by the October 31, 2024 deadline. Enrollments are subject to The Hartford's medical underwriting guidelines.

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, 2025 with new deductions starting with your December pay.

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. AOPC/HR will reach out to you with the application. 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.

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

The Workday task will disappear following the Open Enrollment period.

Commonwealth Life Insurance Age Reduction

Act 42 of 2007 requires that employees' group life insurance coverage be reduced by 50% upon reaching age 70. The reduction is mandatory with no exceptions for working employees and judges. Therefore, beginning January 1, 2025, any active employee or judge already having reached age 70 will have their MetLife group life insurance benefit reduced by 50%. Moving forward, the reduction will take place on the active employee's or judge's 70th birthday. Additional information to affected individuals will be forthcoming.



Update to Mailing Addresses for SERS

As a result of the transition to Workday, the State Employees Retirement System (SERS) can only receive one mailing address for members. Therefore, all mailing addresses for SERS' information will be updated to your home address.

If you are currently receiving your annual statements and other SERS related materials at your work location, you will begin receiving them at home.



Dependent Care Open Enrollment

The dependent care open enrollment will be active in Workday during the month of November. Stay tuned for more information.

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 2024 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 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 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.

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 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](#).

RSV — Recommended by the CDC for members age 75 and older, or between ages 60-74 if identified by a physician as high risk. **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.

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