PROTECT

YOUR INCOME

WITH

LONG-TERM
DISABILITY INSURANCE

FOR

ACTIVE MEMBERS AND STAFF

OF

The Unified Judicial System of Pennsylvania

Revised 2026

Introduction

The Supreme Court of Pennsylvania is pleased to offer a voluntary long-term disability insurance program to all active full-time Judiciary personnel. This program is insured by The Hartford*, and is administered through the Office of Human Resources, Administrative Office of Pennsylvania Courts.

All incoming full-time Judiciary personnel have a **31-day Initial Enrollment Period** for this program beginning with their first day of service. During this period, you are eligible to elect coverage as described herein.

Enrolling in this voluntary disability insurance program will enable you to:

- supplement the long-term disability income protection available to you from the Social Security Administration and from the State Employees' Retirement System (SERS);
- purchase long-term disability insurance at an affordable group rate; and
- enjoy the convenience of automatic premium payment through payroll deductions.

It is important to note that certain provisions of this plan will only be available to you if you enroll for coverage during your Initial Enrollment Period. Therefore, you should take the time to carefully review this information within this 31-day period to ensure that you are able to take advantage of these provisions.

**** Important ****

If you are enrolling in this plan, you will have the option to enroll via your newly hired/elected Workday on-boarding task. This should be done within the first 31 days of your Judiciary start date. During this initial enrollment period, medical underwriting does not apply.

If you are not interested in enrolling at this time, you will have the option to apply for enrollment during the annual Voluntary Insurance Open Enrollment period in October. Enrollment during this time is contingent upon successful medical underwriting review.

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Why Do I Need Long-Term Disability Insurance?

While most American wage earners have some form of life insurance, many do not have any "income" protection. Life insurance can cover your family's needs in the event of your death, but if you become totally disabled, you may not have enough savings to pay all of your living expenses. A long term disability could cost you your savings, your home, and your family's future.

Currently, the statutory salary paid to Members of the Judiciary and the leave allowances granted to staff employees of the Judiciary serve to provide Judiciary personnel with protection from *short-term* disabilities. However, for extended periods of disability, the only protection available is a limited SERS disability pension which is available only after you have completed five years of state service.

In many cases, the protection offered by these programs may not be sufficient to cover the financial needs of your family in the event of a long-term disability. This voluntary disability insurance plan can provide additional income replacement if you are sick or injured and are unable to work for an extended period of time.

Who is Eligible to Apply for This Coverage?

All active Members of the Pennsylvania Judiciary and all active full-time Judiciary staff employees are eligible to apply for this protection. (Retirees and retired Judiciary Members serving as Senior Judges are ***not*** eligible to participate in this program.)

Please note that this plan only covers employees. Coverage is *not* available for spouses or dependent children.

Note: If you are not in an active pay status during your Initial Enrollment Period, you may not apply for coverage. However, when you later return to active status, you will be given the opportunity to enroll in this plan during the first 31 days after your return.

How Much Does Coverage Cost?

The premium for this voluntary disability income insurance is $0.243 per $100 of salary. This rate is the same for all Judiciary personnel regardless of age, salary, or position.

How Do I Calculate the Cost of Coverage?

To determine your annual cost, divide your annual salary by $100 and multiply the result by $0.243. This result divided by 12 will provide the monthly premium amount that will be deducted from your salary payments.

Example: If your annual salary is $50,000, your disability income insurance will cost **$121.50** per year or $10.12 per month. [$50,000 ÷ $100 = 500 X $0.243 = $121.50 ÷ 12 = $10.12].

In the example above, if you would become disabled, the benefit you would receive in return for these premiums would equal **$20,000** *(less* Other Income as described on page 4). As your salary increases or decreases, your disability insurance premiums and available benefits will change accordingly.

You may determine your own premiums using the calculation shown below.

$ _____	÷ $100 = _____	X $0.243 = _____	÷ 12 = _____
Annual Salary	# of 100's	Annual Cost	Monthly Cost

How Will Premiums be Collected?

Premiums will be withheld from all of your monthly or bi-weekly salary payments as a payroll deduction by the AOPC and forwarded to The Hartford on a monthly basis. Premiums will also be withheld from any supplemental salary checks that you may receive (i.e., retroactive salary adjustments). Payroll deductions for new enrollments will begin in the month immediately prior to the effective date of coverage.

If I am Disabled, How Soon Will Benefits Begin?

Disability benefits under this plan will begin after you have been totally disabled for a period of 6 months (the Elimination Period).

What is a Total Disability?

During the Elimination Period and the first two years that benefits are payable, Total Disability means that you are unable to engage in the essential duties of ***your*** occupation due to accidental bodily injury, sickness, mental illness, substance abuse, or pregnancy. After this time, Total Disability means the inability to perform ***any*** occupation for which you are qualified by education, training, or experience.

What Disability Benefit is Payable from this Plan?

This plan will provide a disability income benefit equal to **40%** of your basic monthly salary as of the date of your disability, up to a maximum amount of $7,000 per month (***less*** certain other types of disability income as noted below). The minimum benefit payable from this plan is $100 per month.

The monthly benefit payable from this plan will not be reported as W-2 income and will remain the same as long as benefits are payable. While this policy does not provide for cost-of-living increases in your disability benefits, such increases may be available on disability benefits that you are eligible to receive from the federal Social Security Program and the SERS. [Note: Any increases that you are eligible to receive in these other disability plans will ***not*** reduce the payments that you are eligible to receive under this program.]

Is this Benefit Reduced by any Other Income I May Receive?

The disability benefits you are eligible to receive from this plan ***will be reduced*** by an amount equal to any "Other Income" that you receive or are eligible to receive in the form of:

- Social Security disability income benefits;
- Workers' Compensation or other employer-paid work related disability benefits;
- any legal settlements that may result from your disability.

"Other Income" also includes amounts received from the Railroad Retirement Act or similar plans (such as the Canada Pension Plan and the Quebec Pension Plan); the Jones Act, occupational disease laws, or similar laws; group, association, union or other organizational coverage; employer-related individual policies; governmental laws or programs that provide disability or unemployment benefits as a result of your job with the Pennsylvania Judiciary; and no-fault automobile insurance plans.

Important Note: **Your disability benefit payable under this program *will not be reduced* by any disability benefits that you may receive from the State Employees' Retirement System**.

If I am Disabled, am I Required to Apply for Social Security Disability Benefits?

Yes. If you do not apply for Social Security disability benefits as allowed by federal law, your benefits under this plan will be reduced by the amount of Social Security benefits you *would be eligible to receive*. If you apply for benefits and are not eligible, no reduction will occur.

The Hartford offers a Social Security Assistance Program to help you obtain Social Security Disability benefits. This program provides you with information describing the initial application, and if your initial application is denied, provides assistance with the appeal process.

What is the Maximum Duration of Disability Benefits?

As long as you remain totally disabled, disability benefit payments will continue according to the following schedule:

Age When Totally Disabled	Duration of Payments
Prior to age 63	To Normal Retirement Age* or 42 months, if greater
Age 63	To Normal Retirement Age* or 36 months, if greater
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69 and over	12 months

**Normal Retirement Age means the Social Security Normal Retirement Age as stated in the 1983 revision of the United States Social Security Act.*

Note: For disabilities resulting from mental health or substance abuse problems, the maximum duration of benefits is 24 months.

Does this Plan Cover Disabilities that Result from Pre-Existing Medical Conditions?

Benefits are not payable for conditions for which you received medical care during the 90 day period immediately preceding the effective date of your coverage, *unless* 1) you do not receive treatment for that condition for 90 consecutive days after the effective date of coverage; or 2) your Total Disability begins after the last of 365 consecutive days during which you have been continuously insured under this plan.

Are Any Disabilities Not Covered by this Plan?

Yes. Benefits are not payable for disabilities resulting from 1) the commission of or the attempt to commit a felony, 2) war or act of war (declared or undeclared), or 3) an intentionally self-inflicted injury.

In addition, benefits are not payable for disabilities unless you are under the regular care of a Physician.

Do I Continue to Pay Premiums if I Become Disabled?

No. After the 6 month elimination period has ended, you will not be required to pay premiums during the period that benefits are payable.

Are Benefits Available for Partial Disabilities?

After you have been Totally Disabled throughout the Elimination Period, qualified for full disability benefits, and recovered enough from the same disability to perform some, but not all, of the essential functions of your occupation, Partial Disability benefits are available.

If you return to work on a part-time basis during the 12 month period following your Elimination Period, and you earn at least 20% but not more than 80% of your monthly indexed pre-disability earnings, the sum of your part-time earnings and your Long-Term Disability benefit may equal up to 100% of your pre-disability earnings. After the first 12 months, Partial Disability benefits may continue, but the amount will be somewhat lower.

What Happens if I Return to Full-Time Work but Become Disabled Again?

If you are disabled, attempt to return to full-time work during the Elimination Period, and are disabled again, you may work up to 30 days without causing an interruption in the Elimination Period. Any day worked will not count towards your total Elimination Period.

If you experience a recurrent disability following an attempt to return to full-time work *after your Elimination Period,* and the disability is 1) due to the same or a related cause, and 2) within 6 months of your return to work, you will not have to meet another Elimination Period before benefits are payable.

Do I Need to Provide Proof of Good Health to Purchase Coverage?

If you elect for coverage during your Initial Enrollment Period, you may enroll in this program without having to provide proof of good health. If you delay enrollment past the first 31 days of your Judiciary start date, you will have the option to enroll during the Voluntary Insurance Open Enrollment period in October, however, you will be required to complete a Personal Health Application and The Hartford will determine if you are insurable before coverage can become effective.

How Do I Enroll for This Coverage?

To enroll for coverage during your Initial Enrollment Period, you should choose the Long Term Disability insurance option in the Benefits grid during your new hire on boarding benefits task during your on-boarding process in Workday. The guarantee issue enrollment deadline is 31 days from your date of hire/election.

Important: If you do *not* elect disability insurance coverage during your initial enrollment period, you may enroll during Voluntary Insurance Open Enrollment in October subject to medical underwriting review as previously stated.

Is it Safe to Drop Other Disability Coverage at this Time?

If you are currently covered by a disability income plan that you have purchased privately, and you wish to switch to the coverage being offered through the Judiciary at this time, you should be careful *not to terminate* your prior coverage until you are certain that this insurance has become effective. Once you have received notice that this coverage has begun, you may take those actions that you feel are necessary with regard to other insurance.

If I Enroll During My Initial Enrollment Period, When Will My Coverage be Effective?

If you enroll for coverage during your Initial Enrollment Period, your disability coverage will be effective on the first day of the month following 60 days from your date of hire. If you are absent from work due to injury or illness on the date coverage would normally begin, your coverage will be deferred until you return to active full-time service.

If I Delay Enrollment Until a Future Date, When Will Coverage be Effective?

If you do not enroll in this program during your Initial Enrollment Period, you will have the option to apply for coverage during our annual ***Voluntary Insurance Open Enrollment****, approval is subject to medical underwriting with The Hartford. If approved, the effective date of coverage for a delayed enrollment will be the first day of the month following 60 days from the date The Hartford approves your proof of good health.

**The Voluntary Insurance Open Enrollment occurs during the whole month of October. This Open Enrollment is processed in Workday and changes are made by employees in Workday.*

When Does Coverage End?

Coverage under this plan will terminate: 1) at the end of the calendar month through which premiums have been paid if HR receives your written/emailed request to terminate coverage; 2) on the date you retire or otherwise terminate Judiciary service; or 3) when you are no longer a full-time employee. If you do not voluntarily terminate your disability insurance, you will have the option to convert coverage as described below. When your coverage ends, you will receive information about this option.

May I Continue Coverage After My Judiciary Service Ends?

After your disability coverage has been in place for at least 12 consecutive months, you may continue your coverage when you leave Judiciary service or are no longer an Eligible Employee by requesting Conversion coverage and paying the required premium within 31 days of the termination of your voluntary Group Disability Insurance. Proof of good health will *not* be required for this option.

Who Do I Contact If I Have Questions?

Please contact AOPC HR at 717-231-3309 or email Human.Resources@pacourts.us.

This brochure explains the general purposes of the insurance described, but in no way changes or affects the policy as actually issued. In the event of any discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the certificate of insurance issued under the policy to each insured individual.