

## Disclaimer

The State Employees' Retirement System (SERS) provides this document for educational and informational purposes. Information in this document is general in nature, does not cover all factual circumstances and is not a complete statement of the law or administrative rules. The statements in this document are not binding; and in any conflict between the statements in this document and applicable law or administrative rules, the law and administrative rules will prevail.

Members' retirement-related information may be subject to disclosure under Pennsylvania's Right-to-Know Law.

This pamphlet provides basic information about annuity and health benefits available to retiring Pennsylvania State Police Officers. Depending upon the date of employment, State Police Officers may be Class C or Class A members of the SERS. Membership in Class C was available to individuals employed as State Police Officers prior to March 1, 1974. Members who became State Police Officers on or after March 1, 1974 are members of Class A. Annuities and health benefits available to State Police Officers can vary considerably depending upon a number of factors, including years of service, dates of service and class of membership. If you are unsure of your membership class status or if you need additional information on your eligibility for particular benefits, contact your Regional Retirement Counseling Center by calling 1-800-633-5461.

State Police Officers who were in Class C prior to March 1, 1974 and have remained continuously

in the same job category will continue to be credited with service in Class C unless they move into a different membership classification or leave state employment. For more information regarding other classes, refer to the pamphlet titled Classes of Membership (SERS-150).

## State Police retirement benefits

Currently, there is a special retirement benefit for all State Police Officers with at least 20\* years of service, regardless of age. Those State Police Officers have the regular SERS retirement benefit calculation replaced by the following calculations:

- 50 percent of the highest year's earnings for those with at least 20 but less than 25 years of credited service.
- 75 percent of the highest year's earnings for those with 25 years of service or more.

\* State Police Officers with less than 20 years of service are not entitled to this enhanced benefit. Instead, the retirement benefit is calculated using the standard formula (2 percent x Final Average Salary x Years of Service).

**NOTE:** Members must have been covered by the State Police collective bargaining agreement on or after July 1, 1989 to be eligible to receive 50 percent or 75 percent of their highest year's earnings. For purposes of this special retirement benefit calculation, Class T-D service, service credited for membership in the Public School Employees' Retirement System is not included as credited service.

**The highest year's earnings do not include the earnings in the calendar year in which the member terminates State service.** In addition, Class C members are entitled to the benefit that their Class C accumulated deductions would buy as though they were at least age 60 at retirement plus any Social Security Integration (SSI) benefit to which they are entitled. For more information regarding SSI

benefits, refer to the pamphlet titled Social Security Integration Coverage for SERS Members (SERS-151).

## Disability retirement

If you can no longer perform your job because of injury or illness, you may be eligible for disability retirement benefits. There is no minimum service requirement for State Police Officers to be eligible to receive disability benefits.

You must provide medical records that show you cannot perform your current job. SERS medical examiners will review the records you submit and make a recommendation to the State Employees' Retirement Board (Board) as to whether to grant or deny the application.

## Applying for disability benefits

The State Employees' Retirement Code requires that you apply for a disability annuity while you are still employed in order to be eligible for that benefit. That is, you must be actively working or on paid sick leave or leave without pay at the time you file an application for a disability annuity. If you are considering applying for a disability annuity, contact your Regional Retirement Counseling Center immediately.

## Disability benefit calculation

Your Retirement Counselor can explain the methods used to calculate disability benefits. Please contact your Regional Retirement Counseling Center to obtain a disability retirement estimate before applying for disability benefits.

Additional disability benefits are available to certain members who have SSI coverage. For more information on SSI, refer to the pamphlet titled Social Security Integration Coverage (SERS-151).

Also, see the SERS pamphlet titled How to Apply for Disability Retirement (SERS-152) for more

detailed information on applying for this benefit. The mortality tables for those receiving disability allowances are based on modifications of the 1990 Federal Civil Service Disability Mortality Tables (subject to change).

## Additional disability and death benefits

Information on additional disability and death benefits available to State Police Officers may be obtained by contacting the following organizations:

- Pennsylvania State Police, Bureau of Human Resources **717-783-5533**
- Pennsylvania State Troopers Association (PSTA), Immediate Relief Association **717-540-5646**

## State retirement death benefits

If you die in State service before normal retirement age (age 50) and with less than five years of credited service, your accumulated deductions will be paid to your beneficiaries in a lump sum.

If you die while employed and with at least five years of credited service, it will be assumed that you retired under Option 1 the day before your death unless you instruct SERS differently. If you do not want SERS to pay your death benefit under Option 1 if you die in State service, you may choose one of the other options. To do this, you must file a **Regular Retirement Application** (SERS 129) with SERS. Remember that you must be eligible to retire before you can choose any option.

Under Option 1, SERS will pay the present value of your retirement account to your beneficiaries. If the amount of the present value is \$10,000 or more, your beneficiaries will be permitted to choose to receive the death benefit in either monthly payments or a lump sum amount. If the present value is less than \$10,000, SERS will

pay the entire benefit in a lump sum. Refer to your SERS **Member Handbook** or the pamphlet titled Retirement Options (SERS-154) for details on retirement options.

## Beneficiary forms

Your SERS death benefit is a valuable asset and it is important that you keep your beneficiary designations current. SERS will pay your death benefit in accordance with the beneficiary nomination form that is last filed with and acknowledged by the Board.

If you are not sure that beneficiary form is current, simply file a new form. Contact your Regional Retirement Counseling Center for the proper forms and any help you may need in completing them.

## Health benefits for retired State Police Officers

Coverage and eligibility criteria for the State Police Annuitant Health Program (SPAHP) are negotiated by the Commonwealth of Pennsylvania and the Pennsylvania State Troopers Association (PSTA). SERS does not participate in these negotiations.

## Additional coverage

In addition to hospital, surgical/medical, major medical and dental coverage, at retirement, you and your eligible dependents may also be eligible for prescription drug benefits as follows:

- State Police Officers who retired from July 1, 1973 through June 30, 1995, are eligible for the prescription drug benefit provided by Express Scripts, Inc. (ESI)
- State Police Officers who retire after July 1, 1995 are eligible to continue the prescription drug plan benefit provided to them as active employees, which at present, is also provided by ESI.

If you retired prior to July 11, 1995, and you have any questions regarding the retiree

prescription drug card plan, including questions on eligibility requirements and the mail-order prescription drug plan, contact ESI by calling 1-800-467-2006. If you retired on or after July 1, 1995 and you have similar questions, you should call 1-866-841-2368.

**NOTE:** Retiring State Police Officers **do not** carry vision care coverage, emergency counseling or doctor's office visit plan coverage into retirement.

## Eligibility

Currently, to qualify for fully state-paid health benefits, the retiring member must meet **one** of the following criteria:

- Be a State Police Officer retiring at normal retirement age (at least age 50); or
- Be a State Police Officer taking early retirement with at least 20 years of service; or
- Be a State Police Officer who was hired before January 1, 1979, taking early retirement (under age 50) with less than 20 years of service\*\*; or
- Be a State Police Officer on disability retirement.

## \*\*Affirmation process

As a retired member, you must complete an affirmation form annually to remain eligible for health benefits. The affirmation form is used to confirm that you do not have duplicate coverage and that you are not covered by Medicare or group health coverage from another source at the same time you are receiving fully state-paid health benefits. This does not apply to Medicare coverage provided to your spouse or group insurance provided through your spouse's employer.

## Supplemental information

### Medical information for retirees

For claim problems, to obtain medical insurance

cards or to obtain major medical forms, please contact Highmark Blue Shield at 1-866-727-4935. For dental claim problems or to obtain dental ID cards, please contact United Concordia Companies, Inc. (UCCI) at 1-800-332-0366.

## A note on continuation of health benefits

Under a federal law known as COBRA, anyone losing health insurance due to termination of employment, death, divorce or loss of dependent status has the right to continue that coverage for a limited period of time. Under Pennsylvania Act 183 of 1992, the survivor-spouse of a SERS annuitant has the option to continue state-sponsored health coverage for life. These are not fully state-paid programs. Both COBRA and survivor-spouse coverage require the payment of premiums. If you or any of your dependents lose your health benefits for any reason, please contact the Pennsylvania Employees Benefit Trust Fund (PEBTF) or your Regional Retirement Counseling Center for information on extending health coverage.

## More information

For more information on retirement benefits for State Police Officers visit the SERS website at [www.sers.state.pa.us](http://www.sers.state.pa.us). **Members may also contact their Regional Retirement Counseling Center by calling toll-free 1-800-633-5461 for additional information and individual retirement estimates.**

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**TOLL-FREE COUNSELING**  
1-800-633-5461



**RETIREMENT  
BENEFITS**

*available to Pennsylvania  
State Police Officers*

**(SERS-153)**

[www.sers.state.pa.us](http://www.sers.state.pa.us)