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, 1969 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
If you retired prior to July 11, 1995, and you have any questions regarding the retiree or claim problems, to obtain medical insurance by ESI.

TOLL-FREE COUNSELING for additional information and individual retirement estimates.

For more information on retirement benefits for State Police Officers visit the SERS website at www.sers.state.pa.us. Members may also contact their Regional Retirement Counseling Center by calling toll-free 1-800-633-5461 for more information on retirement options.

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 1-866-727-4995. For dental claim problems or to obtain dental ID cards, please contact United Concordia Companies, Inc. (UCCI) at 1-800-332-0966.

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 163 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.

Secondary coverage
In the event of a reducible difference in coverage or a reduction in pre-tax premiums, you must complete an affirmation form annually to remain eligible for health benefits. If the difference is not reducible, you must contact your Regional Retirement Counseling Center for information on extending health coverage.

For questions on retirement benefits, call the Retirement Counseling Center at 1-866-641-2268.

NOTE: If you retire prior to July 1, 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 1-866-641-2268.

Supplemental information
Medical information for retirees
For claim problems, to obtain medical insurance