



State System of Higher Education Retirement Guide

Faculty (APSCUF)
Coaches (Non-Faculty APSCUF)
Nonrepresented*
Nurses (OPEIU)*
Security/Police (POA)*
SCUPA*

*Nonrepresented, Nurses, Security/Police, and SCUPA Employees hired on or after January 16, 2016 are not eligible for retiree health coverage.

IMPORTANT NOTICE FOR EMPLOYEES CONSIDERING RETIREMENT

Each employee may have different responsibilities and benefits based upon eligibility criteria such as years of service, age, date of hire, retirement vendor, etc. **If you are considering retirement, you should consult with the Benefits office at your university** to verify your eligibility for retirement benefits. Resources are available to assist in determining your financial readiness for retirement.

Once a decision has been made to retire, it is recommended to submit a retirement letter and meet with your Benefits office to begin the process **at least 3 months prior to your elected retirement date.**

This document provides general information and is intended only for illustrative purposes to assist you in planning your retirement. Information provided in this document is subject to change.

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Overview

This guide has been developed for prospective retirees to assist in the retirement process. In conjunction with this guide it is recommended to utilize the [retirement checklist](#) with suggested completion dates to ensure a smooth transition into retirement.

To be eligible for a sick leave payout upon your retirement, you must establish your monthly lifetime retirement annuity within **90 days** after retirement. If you fail to finalize your retirement annuity within 90 days after retirement or you **will forfeit** your sick leave payout.

The State System offers a retiree medical insurance program called the Annuitant Health Care Program (AHCP). To enroll in the AHCP a retiree must meet the eligibility criteria and establish a lifetime retirement annuity. Retirees may delay enrollment into AHCP if health insurance is available from another source. Once a retiree enrolls in AHCP, coverage may continue until death or until the retiree chooses to discontinue enrollment. After the retiree passes away, survivor coverage may be extended to spouses/domestic partners. If a retiree chooses to discontinue AHCP coverage, the retiree waives all rights to future coverage under AHCP.

Establishing Your Annuity

Determining the requirements for establishing your annuity depends upon which retirement vendor you are enrolled with. **To be eligible for a sick leave payout or enroll in retiree health care, you must establish an annuity from your retirement vendor.**

Any of the monthly payment plan options available through SERS or PSERS meet the criteria to establish a monthly lifetime annuity. Contact SERS or PSERS to finalize your retirement paperwork.

- **State Employees' Retirement System (SERS)**
 - SERS Website - 800.633.5461
 - SERS Retirement Guide
- **Public School Employees' Retirement System (PSERS)**
 - PSERS Website - 888.773.7748

Annuity options vary by ARP vendor (Fidelity and TIAA). Schedule a meeting with your ARP vendor representative who will confirm and review the qualifying annuity options. A minimum of \$10,000 must be annuitized.

- **Alternative Retirement Plan (ARP)**

It is strongly recommended to meet with your vendor representative to complete the annuity paperwork and understand the options available in setting up your annuity. You should contact your vendor representative 90 days prior to your retirement.

 - Fidelity Representatives
 - TIAA Representatives

Annuity must be established from any of the following ARP plans:

TIAA:

- **100298 (PA State System of Higher Ed Alt Retirement Plan)**
- **100297 (PASSHE Alternative Retirement Plan - 403(b))**

Not Eligible: 100299 (PA State System of Higher Ed TSA Voluntary Plan)

Fidelity:

- **08177 (State System ARP)**
- **08178 (State System ARP 403(b))**

Not Eligible: 50325 (State System TSA)

Once your completed annuity paperwork has been submitted, it may take up to six weeks before you receive your first monthly annuity payment. Be prepared to cover your expenses during this time.

Medical Insurance

Annuitant Health Care Program (AHCP)

Below are the criteria for majority paid coverage in the AHCP, which provides medical benefits upon retirement to retirees and their eligible dependents for the retiree's lifetime.



Eligibility Criteria Nonrepresented, SCUPA

Current Hire Date	Retirement Age	Years of Service	Type of Service
Prior to July 1, 1997	Superannuation	10	Credited Service
	Any	25	
	Any with Approved Disability Retirement	5	
July 1, 1997 to June 30, 2004	Superannuation	15	Commonwealth/State System Service
	Any	25	
	Any with Approved Disability Retirement	5	
On/After July 1, 2004	Superannuation	20	Commonwealth/State System Service
	Any	25	
	Any with Approved Disability Retirement	5	
On/After January 16, 2016	No retiree health coverage available		

APSCUF Faculty

Current Hire Date	Retirement Age	Years of Service	Type of Service
Prior to Fall Semester 1997	Superannuation	10	Credited Service
	Any	25	
	Any with Approved Disability Retirement	5	
Fall Semester 1997 to June 30, 2004	Superannuation	15	Commonwealth/State System Service
	Any	25	
	Any with Approved Disability Retirement	5	
On/After July 1, 2004	Superannuation	20	Commonwealth/State System Service
	Any	25	
	Any with Approved Disability Retirement	5	

APSCUF Coaches

Current Hire Date	Retirement Age	Years of Service	Type of Service
Prior to July 1, 1997	Superannuation	10	Credited Service
	Any	25	
	Any with Approved Disability Retirement	5	
July 1, 1997 to July 31, 2005	Superannuation	15	Commonwealth/State System Service
	Any	25	
	Any with Approved Disability Retirement	5	
On/After August 1, 2005	Superannuation	20	Commonwealth/State System Service
	Any	25	
	Any with Approved Disability Retirement	5	

OPEIU Nurses, Security/Police POA

Current Hire Date	Retirement Age	Years of Service	Type of Service
Prior to July 1, 1997	Superannuation	15	Credited Service
	Any	25	
	Any with Approved Disability Retirement	5	
July 1, 1997 to June 30, 2004	Superannuation	15	Commonwealth/State System Service
	Any	25	
	Any with Approved Disability Retirement	5	
On/After July 1, 2004	Superannuation	20	Commonwealth/State System Service
	Any	25	
	Any with Approved Disability Retirement	5	
On/After January 16, 2016	No retiree health coverage available		

Credited Service

Includes years of service credited by retirement plan (SERS, PSERS or ARP). May include purchased service.

Commonwealth/State System Service

Does not include employment with a public school (pre-K, K-12).

Superannuation

Click to view the superannuation age chart or refer to page 13:

Retirement Plan	Class of Service	Superannuation
ARP	N/A	Age 60
SERS	A, AA	<ul style="list-style-type: none"> SERS normal retirement age (age 60*) with 3 years of credited service Any age with 35 years of service
	A3, A4	<ul style="list-style-type: none"> SERS normal retirement age (age 65*) with 3 years of credited service Any age if with 35 years of service and your years of service plus your age equals at least 92
	A5, A6	<ul style="list-style-type: none"> Age 67 with 3 years of service Rule of 97 with 35 eligibility points**
PSERS	TC/TD	<ul style="list-style-type: none"> Age 62, or Age 60 with 30 years of service, or 35 years of service regardless of age
	TE/TF	<ul style="list-style-type: none"> Age 65 with 3 years of service credit, or Any combination of age and service that totals 92 with at least 35 years of credited service
	TG	<ul style="list-style-type: none"> Age 67 with a minimum of three years of service credit, or Any combination of age and service that totals 97 with at least 35 years of credited service
	TH	<ul style="list-style-type: none"> Age 67 with a minimum of three years of service credit

AHCP Health Plan

Under Age 65/Non-Medicare Eligible:

Faculty/Coaches
- [click here](#).

Nonrepresented, Nurses, Security/Police, SCUPA
– [click here](#).

Over Age 65/Medicare Eligible:

Freedom Blue PPO Medicare Advantage Plan – refer to **Medicare-eligible** section of the State System’s Annuitant Health Care Plan website: www.passhe.edu/ahcp

AHCP Enrollment and Forms

Annuity

To enroll in the AHCP, you must establish an annuity from your retirement vendor.

Enroll or delay

Complete and return the [enrollment form](#) to your university benefits office. If you are eligible and wish to delay enrollment at the time of your retirement, complete and return the [delayed enrollment form](#) to your university benefits office.

Monthly Premium Payment

Employees enrolled in PSERS or ARP will need to complete and submit a [direct payment form](#) to authorize a monthly debit for premiums.

Employees enrolled in SERS will automatically have their premiums deducted from their monthly pension check.

Child Dependents

Any dependent children between the ages of 19 and 25 must have a [student certification form](#) completed. If you have a disabled child dependent over 18, please notify your university HR office.

Age 65 / Medicare Eligible

You must be enrolled in Medicare Parts A and B on the first of the month following your retirement date to ensure uninterrupted benefits.

Coverage Effective Date

Upon confirmation of your monthly lifetime annuity, your AHCP coverage will be effective the day after your final day of employment. If you delayed enrollment, your coverage will be effective upon loss of coverage or during an open enrollment period, pending confirmation of monthly lifetime annuity.

Health Care During Retirement Transition

It is strongly recommended not to schedule visits with your provider until two weeks after your retirement date. Also, if you may need a prescription, you should obtain your medication prior to your retirement date. If there is a delay with your retirement annuity, you will not be enrolled into AHCP until your annuity has been verified with your retirement plan.

Making Changes to Coverage After Retirement

For any changes or questions regarding your AHCP coverage after your retirement, visit www.passhe.edu/ahcp or contact the retiree benefits office at RetireeBenefitHelp@passhe.edu.

AHCP Monthly Rate Information

Employees currently enrolled in active Highmark PPO plan (or PEBTF for SCUPA) will pay the following:

APSCUF Faculty

Retirement Date 07/1/2025 through 6/30/2026		
Single	Two-Party	Family
\$174.30	\$386.43	\$473.58

APSCUF Coaches

3.0% of salary
(3.0% x final salary/12 months =
monthly contribution rate)


Nonrepresented, Nurses, Security/Police, and SCUPA

Retirement Date 07/1/2025 through 6/30/2026		
Single	Two-Party	Family
\$171.86	\$381.01	\$466.94

All employees enrolled in an HMO, please contact your university for rate information.

Medicare Information

Get started with Medicare



Medicare is health insurance for people 65 or older. You may be eligible to get Medicare earlier if you have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease).

Some people get Medicare automatically, others have to actively sign up -- it depends if you start getting retirement or disability benefits from Social Security before you turn 65.

[What do Social Security benefits have to do with getting Medicare?](#)

Get basic information & next steps

Start with the basics and then get specific steps to follow.

If you are Medicare eligible when you retire and you are enrolling in the AHCP, contact Social Security to ensure that you are enrolled in Medicare Parts A & B effective **the first of the month following your retirement date.**

Social Security <https://www.ssa.gov/> 800.772.1213
Medicare - www.medicare.gov 800.633.4227

Prescription drug coverage

If you are under age 65 or non-Medicare eligible, you will have the same prescription coverage that you did as an active employee. Medicare-eligible retirees will be provided with a prescription drug plan based upon flat dollar copays.



Sick Leave Payout Eligibility

Employees may be eligible for a payout of their sick leave upon retirement. **You must establish a monthly lifetime retirement annuity within 90 days after retirement.** Below are the criteria for payment of sick leave.

APSCUF Faculty

Retirement Age	Years of Service	Type of Service
60 or above	5	Commonwealth/State System service as a faculty member
Under Age 60	25	Commonwealth/State System
Any with Approved Disability Retirement	5	

APSCUF Coaches

Retirement Age	Years of Service	Type of Service
60 or above	5	Commonwealth/State System service as a coach
Under Age 60	25	Commonwealth/State System
Any with Approved Disability Retirement	5	

Nonrepresented

Retirement Age	Years of Service	Type of Service
Superannuation	5	Credited Service
Any	25	
Any with Approved Disability Retirement	5	

OPEIU Nurse, POA Security/Police, SCUPA

Enrolled in SERS/PSERS		
Retirement Age	Years of Service	Type of Service
Superannuation	5	Credited Service
Any	25	
Any with Approved Disability Retirement	5	

Enrolled in ARP		
Retirement Age	Years of Service	Type of Service
Superannuation	5	Commonwealth/State System Service
Any	25	
Any with Approved Disability Retirement	5	

Credited Service

Includes years of service credited by retirement plan (SERS, PSERS or ARP). May include purchased service.

Commonwealth/State System Service

Does not include employment with a public school (pre-K, K-12).

Superannuation

Click to view the superannuation age chart or refer to page 13:

Retirement Plan	Class of Service	Superannuation
ARP	N/A	Age 60
SERS	A, AA	<ul style="list-style-type: none"> SERS normal retirement age (age 60) with 3 years of credited service Any age with 35 years of service
	A3, A4	<ul style="list-style-type: none"> SERS normal retirement age (age 65) with 3 years of credited service Any age if with 35 years of service and four years of service plus your age equals at least 92
	A5, A6	<ul style="list-style-type: none"> Age 67 with 3 years of service Rule of 97 with 35 eligibility points**
PSERS	TC/TD	<ul style="list-style-type: none"> Age 62, or Age 60 with 30 years of service, or 35 years of service regardless of age
	TE/TF	<ul style="list-style-type: none"> Age 65 with 3 years of service credit, or Any combination of age and service that totals 92 with at least 35 years of credited service
	TG	<ul style="list-style-type: none"> Age 67 with a minimum of three years of service credit, or Any combination of age and service that totals 97 with at least 35 years of credited service
	TH	<ul style="list-style-type: none"> Age 67 with a minimum of three years of service credit

Sick Leave Payment Schedule

APSCUF Faculty and Coaches

Days Available at Retirement	Maximum Days of Unused Sick Leave Paid
10-74	10
75-149	20
150-224	30
225-299	40
300 and over	50

Nonrepresented

Days Available at Retirement	Percentage Buy-Out	Maximum Days
0-100	30%	30
101-200	40%	80
201-300	50%	150
Over 300	100% of days over 300	15

OPEIU Nurses, POA Security/Police, SCUPA

Days Available at Retirement	Percentage Buy-Out	Maximum Days
0-100	30%	30
101-200	40%	80
201-300	50%	150
Over 300 (in last year of employment)	100% of days over 300	13

Tax Deferring Your Sick and Annual Leave Payout

The State System allows you to defer in both the TSA and Deferred Compensation plans, up to the applicable IRS limits. By making pre-tax deferral into the TSA, employees can reduce taxes withheld from the final paycheck and boost their retirement savings. Prior to meeting with your representative, you should obtain a sick/annual leave payout estimate from your HR office. This will help the representative to estimate the correct deferral amount.

Deferring into the TSA 403b

There are two steps you must take to defer into the TSA plan:



1. Open a Voluntary a TSA 403(b)

To open an account you must navigate to the [Retirement@Work](#) website to make your election.



2. Submit the TSA Leave Deduction Agreement

Submit your completed [TSA Leave Deduction Agreement](#) directly to tsadeferral@passhe.edu or by fax to 717-720-4162.

Important Information:

- If you are enrolled in the Alternative Retirement Plan (ARP), you must also open a Voluntary TSA 403b plan.
- When opening an account through [Retirement@Work](#), the amount elected is for biweekly deductions only. You must complete the [TSA Leave Deduction Agreement](#).
- Submit your completed [TSA Leave Deduction Agreement](#) directed to tsadeferral@passhe.edu or by fax to 717-720-4162.
- To make sure enrollment and forms are received, it is recommended to complete the process 30 days in advance of your retirement.

To view more details of the plan, navigate to www.passhe.edu/enrolltsa

- [TSA Deferral Handout](#)

Deferring into the Deferred Compensation 457

There are two steps you must take to defer into the Deferred Compensation plan:



1. Enroll in the Deferred Compensation plan

Visit www.SERS.pa.gov, click the Deferred Compensation Plan graphic and “Enroll Now”. You must be contributing at least \$5 prior to the pay in which you defer your sick and/or annual leave. Enrollment can be done [online](#) or by completing a [paper enrollment form](#).



2. Complete the Leave Deduction Agreement

Meet with a deferred compensation representative to complete paperwork to defer your sick and annual leave payout. The deferral agreement form can be obtained by logging into your deferred compensation account, clicking on Plan Forms or from your deferred compensation representative.

Submit your completed form directly to Empower via fax or online by uploading the form to your account under the upload documents section. It's important to obtain confirmation that the form has been submitted with Empower.

For complete guidelines/details and setup, contact Empower Retirement at 866.737.7457.

- [Deferred Compensation Handout](#)

Group Life Insurance

Your employer-paid group life insurance coverage will cease on the last day of the month in which your employment ends. You will receive a conversion notice directly from MetLife. You have the option to convert the same or a lesser amount of your current group coverage into an individual insurance policy purchased at your own expense.

You may be eligible for continued insurance due to a disability through MetLife if you are proven to be totally disabled. For more information, contact MetLife's customer service unit at 855.972.5433.

State Employee Assistance Program (SEAP)

SEAP benefits continue upon enrollment in the AHCP. SEAP is the free assessment and referral service for commonwealth employees and their family members; this includes everyone who lives in your house, as well as your parents, adult children, and siblings regardless of where they live. SEAP provides counseling for a wide variety of personal, financial, and legal services. This is no cost to you for this benefit.

Dental/Vision Insurance

The AHCP does not offer dental or vision coverage to retirees. Here are some options that may be available to you:

- If you are a retired faculty member, vision and dental coverage may be available through APSCURF (<http://www.apscuf.org/members/apscurf>).
- If you are receiving a pension or eligible to receive a pension from the Commonwealth/State System, vision and dental coverage may be available through PARSE (www.parseofpa.org).
- Note for Medicare-eligible retirees and dependents: Effective January 1, 2025, the Freedom Blue Medicare Advantage plan offers routine vision exams and a frames and lens allowance.

Voluntary Benefits After Retirement

Voluntary Group Life (VGLIP) and Accidental Death and Dismemberment (ADD) Insurance

Your VGLIP/ADD coverage will cease on your last day of employment. You will receive information regarding applicable continuation options directly from MetLife.

Long Term Disability (LTD)

LTD insurance will cease at the time of retirement.

Tax-Sheltered Annuity 403(b) (TSA)

Your money can stay invested in the account or can be withdrawn after retirement. Contact your financial advisor or vendor representative for more information.

Deferred Compensation 457(b)

Your money can stay invested in the account or can be withdrawn at any time after retirement. Contact your Empower representative for more information.

Flexible Spending Account (FSA)

Remember to submit qualified expenses incurred prior to your date of retirement. Reimbursement from your medical account will not be permitted for expenses incurred after your last day worked unless you elect COBRA coverage for FSA.

Questions?

For more information, contact your university benefit coordinator.

Superannuation Age Chart

Retirement Plan	Class of Service	Superannuation
ARP	N/A	Age 60
SERS	A, AA	<ul style="list-style-type: none"> SERS normal retirement age (age 60*) with 3 years of credited service Any age with 35 years of service
	A3, A4	<ul style="list-style-type: none"> SERS normal retirement age (age 65*) with 3 years of credited service Any age if with 35 years of service and your years of service plus your age equals at least 92
	A5, A6	<ul style="list-style-type: none"> Age 67 with 3 years of service Rule of 97 with 35 eligibility points**
	DC	<ul style="list-style-type: none"> Age 67
PSERS	TC/TD	<ul style="list-style-type: none"> Age 62, or Age 60 with 30 years of service, or 35 years of service regardless of age
	TE/TF	<ul style="list-style-type: none"> Age 65 with 3 years of service credit, or Any combination of age and service that totals 92 with at least 35 years of credited service
	TG	<ul style="list-style-type: none"> Age 67 with a minimum of three years of service credit, or Any combination of age and service that totals 97 with at least 35 years of credited service
	TH	<ul style="list-style-type: none"> Age 67 with a minimum of three years of service credit
	DC	<ul style="list-style-type: none"> Age 67

* Normal retirement age differs for corrections officers, Delaware River Port Authority police officers, enforcement officers, legislators, psychiatric security aides, and state police officers.

** In most cases total service credit and eligibility points will match; there are limited instances when they will not. For instance, eligibility points for USERRA military leave can be earned for the leave time if the member purchases the service upon return from leave.