



PENNSYLVANIA'S STATE SYSTEM *of* HIGHER EDUCATION

Retirement Planning and the Enhanced Sick Leave Payout (ESLP) Program

Informational Session - Faculty

March 2025



Introductions


- Brenda Mundell – Director, Human Resources Shared Services
- Rex Rensel - Director, System Employee Benefits
- Linda Harrison - Assistant Director for Group Benefit and Retirement Programs
- Lisa Ulrich – Assistant Director, Health Care Program Administration

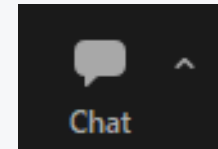


Presentation Information for Zoom

- Due to the number of registrants, all attendees will be in listen only mode.
- You may submit questions at any time by using the chat feature in Zoom by referring to the image to the right.

How to chat with others

1. In the meeting controls toolbar, click the **Chat** icon .
The Chat panel will open.
2. Click in the text input box and enter your message.
3. Click the **To:** drop-down menu to select who you want to send your message to.
Note: Your available options may be restricted by the host.
4. Press **Enter** or click the send icon  to send your message.

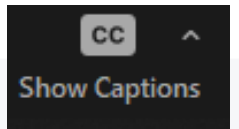




Presentation Information for Zoom (continued)

- Participants can turn on captions in Zoom, if needed.
- Only the panelists will see the questions submitted via chat.
- At the conclusion of the presentation, we will address as many questions as possible in the time allotted.

How to view captions



If the host has the manual or automated captions features enabled on their account, participants can view them in a meeting.

1. In the meeting controls toolbar, click the **Show Captions** icon.
2. If prompted, select the speaking language, then click **Save**.
3. (Optional) Click-and-drag the captions to move their position in the meeting window.



Session Overview

- Definition of State System Retirement
- Retiree Health Coverage - Eligibility
- Sick Leave Payout – Eligibility
- The Faculty Enhanced Sick Leave Payout (ESLP) Program
- Other Retirement Considerations/Information
- Retirement Planning Resources – Guides, Checklists and Contacts



State System Retirement – A Definition

A separation from service in which you have attained the required age and/or years of service on your date of separation, to be eligible for at least one of the following retiree benefits :

- Retiree health insurance
- Sick leave payout

In order to be eligible for retiree health insurance and/or receive your sick leave payout you must begin to receive your monthly lifetime pension annuity from your retirement plan.



Monthly Lifetime Pension Annuity

Definition - A pension payment you receive for your lifetime

SERS and PSERS Participants

- Any of the monthly pension payment options meets the criteria of a lifetime monthly pension annuity

Alternative Retirement Plan (ARP) Participants

- Must annuitize a minimum of \$10,000 in a lifetime annuity product with their ARP vendor(s)
- Employees should consult with their ARP retirement vendor (TIAA, Fidelity) to confirm their qualifying lifetime annuity options

Verify with vendor all forms in good order two weeks prior to retirement



Prospective Retirees

It is recommended that employees start the retirement process 90 days in advance

Prospective Faculty Retirees website -

<https://www.passhe.edu/hr/benefits/retirees/prospective/apscuf.html>

Retirement Guides and Checklists provide helpful information to keep you on track.

- Retirement Guide - [ahcp-retirement-guide.pdf](#)
- Retirement Checklist – [retirement-checklist.pdf](#)



Eligibility for Retirement – Retiree Health Insurance

Eligibility is based on:

- Current hire date
- Age at retirement
- Years of service
- Lifetime annuity

If eligibility is met, the retiree is eligible for coverage in the retiree health plan, which provides medical benefits to retirees and their eligible dependents **for the retiree's lifetime.**



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Eligibility for Retirement – Retiree Health Insurance

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



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Superannuation Age

| Retirement Plan | Class of Service | Superannuation |
|-----------------|------------------|--|
| ARP | N/A | Age 60 |
| SERS | A, AA | Age 60 with 3 years of credited service Any age with 35 years of service |
| | A3, A4 | Age 65 with 3 years of credited service Any age with 35 years of service Combination of years of service plus age equals at least 92 |
| | A5, A6 | Age 67 with 3 years of service Combination of years of service plus age equal as least 97 |
| PSERS | TC, TD | Age 62 Age 60 with 30 years of service Any age with 35 years of service |
| | TE, TF | Age 65 with 3 years of credited service Any combination of age and service that totals 92 with at least 35 years of credited service |
| | TG | Age 67 with 3 years of credited service Any combination of age and service that totals 97 with at least 35 years of credited service |
| | TH | Age 67 with 3 years of service |



Retiree Medical Plan – AHCP

The Annuitant Health Care Plan (AHCP) plan is sponsored by the State System

[AHCP | PA State System of Higher Education \(www.passhe.edu/ahcp\)](http://www.passhe.edu/ahcp)

Two different plan designs -

- Medicare-eligible

- Not Medicare-eligible

The AHCP has different eligibility criteria for dependent children



Retiree Medical Plan (AHCP) – Medicare Eligible

- A private Medicare Advantage Plan, the customized Highmark Freedom Blue PPO Plan, is offered through the State System effective **the first of the month following** your retirement date.
- Employees/spouses who are age 65+ (or are otherwise Medicare eligible) must contact Social Security prior to retirement to enroll in Medicare Part A and Part B (if not already enrolled).
- Medicare enrollment must be effective the **first of the month following** your retirement date.
- Several ways to enroll in Medicare:
 - Online – www.medicare.gov
 - Phone - 1-800-772-1213
 - Visit your local Social Security office



Retiree Medical Plan (AHCP) – Not Medicare Eligible

- Employees/spouses/eligible children who are not Medicare eligible will be enrolled in the Highmark U65 Retiree PPO plan.
- This plan design is identical to the PPO plan for active faculty members, with one exception – there are no hearing benefits.
- Deductibles carryover from the active plan to the U65 PPO Plan.



Retiree Medical Plan (AHCP) – Monthly Premiums

Retiree medical premiums are based upon the total cost of the medical coverage at the time of retirement. The percentage of the premium of the total cost corresponds to the percentage that active faculty members pay.

Faculty retiring between 7/1/2024 – 6/30/2025 will pay the following monthly premiums:

| Retirement Date 7/01/24 - 6/30/25 | | |
|--------------------------------------|-----------|----------|
| Single | Two-Party | Family |
| \$148.49 | \$329.21 | \$403.43 |

These premiums will remain constant and will only change if the premium sharing percentage negotiated for active faculty changes.

The estimated monthly premiums for faculty retiring after 7/1/2025 are

| Estimated AHCP Premiums | | |
|--------------------------------------|-----------|--------|
| Retirement Date 7/01/25 - 6/30/26 | | |
| Single | Two-Party | Family |
| \$ 173 | \$ 384 | \$ 471 |



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Other Information - Supplemental Benefits - Dental/Vision and Hearing

- The dental and vision benefits provided under the PA Faculty Health & Welfare Fund end on the last day of the month following the month in which you retire.
 - COBRA can be elected to continue dental and vision benefits for up to 18 months after retirement.
- For retirees/spouses who are Medicare-eligible, the Highmark Freedom Blue PPO Plan includes vision benefits and hearing benefits (more limited than the plan for active employees).
- The retiree health plan for non-Medicare eligible members does not include any dental, vision or hearing benefits.
- Other supplemental dental/vision plans may be available to retirees:
 - Faculty – APSCURF
 - All State System employees – PARSE www.parseofpa.org



Sick Leave Payout

Employees who have an accrued sick leave balance may be eligible for a payout of a portion of this balance at retirement.

Employees must begin to draw their monthly pension **within 90 days** of separation, otherwise the sick leave payout is forfeited.

General eligibility rules:

- Age 60 with 5 years service as a faculty member
- Prior to age 60 with 25 years of Commonwealth/State System service
- Approved disability retirement (any age) with 5 years Commonwealth/State System service



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Standard Sick Leave Payout Calculation

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



Faculty Enhanced Sick Leave Payout (ESLP) Program

- Program terms agreed upon by APSCUF and the State System (Side Letter)
- Eligible faculty members will receive an **increased** sick leave payout, of **2.5 times** the payout they would normally receive
- Faculty members must submit a letter of retirement on/before **April 11, 2025**, with an effective date of retirement on/before **August 22, 2025**
- Faculty members must be eligible for retiree health plan coverage to participate in the ESLP program
- Retirements submitted under the ESLP program will be irrevocable (assuming the faculty member has met the eligibility criteria)



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Faculty Enhanced Sick Leave Payout (ESLP) Calculation

| Sick Days Accumulated | Current Days Paid | Total Days Paid under ESLP (2.5 Factor) |
|--|--------------------------|--|
| 10 to 74 days (75 to 555 hours) | 10 days (75 hours) | Up to 25* days (up to 187.5 hours) |
| 75 to 149 days (562.5 to 1,117.5 hours) | 20 days (150 hours) | 50 days (375 hours) |
| 150 to 224 days (1,125 to 1,680 hours) | 30 days (225 hours) | 75 days (562.5 hours) |
| 225 to 299 days (1,687.5 to 2,242.5 hours) | 40 days (300 hours) | 100 days (750 hours) |
| 300 and over days (2,250+ hours) | 50 days (375 hours) | 125 days (937.5 hours) |

**A faculty member may not be paid out for more sick days than they have accumulated*



Faculty Enhanced Sick Leave Payout (ESLP) Calculation

More information

- Eligible faculty under an approved Phased Retirement arrangement may accelerate their retirement date and retire under the terms of the ESLP program by submitting a letter to the university president by April 11, 2025
- Faculty who are considering participation should contact their University Human Resources department (or HRConnect for Commonwealth and PennWest faculty), to verify their eligibility for participation
- The ESLP Side Letter, FAQs, and other information available at www.passhe.edu/facultyeslp



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Deferring Your Sick Leave Payout

Employees may choose to defer all or a portion of their leave payout (sick, personal and/or annual) for taxation purposes, up to IRS annual maximum limits.

The State System allows you to defer in both the **Voluntary Tax Sheltered Annuity (TSA) 403(b)** and **Deferred Compensation 457(b)** plans, up to the applicable IRS limits. By making pre-tax deferral, employees can reduce taxes withheld from the final paycheck and boost their retirement savings.

| | Tax Sheltered Annuity 403(b) | Deferred Compensation 457(b) |
|------------------------------------|--|---|
| Maximum Annual Deferral | \$23,500 | \$23,500 |
| Age 50 "Catch-up" Provision | Additional \$7,500 for those turning age 50-59 and age 64 and older; \$11,250 for participants turning age 60-63 | Additional \$7,500 for those turning age 50-59 and age 64 and older; \$11,250 for participants turning age 60-63 |
| Other "Catch-up" Provision | n/a | Within 3 years of plan's normal retirement age, additional amount to 2x the applicable limit or unused amounts from prior years, which is less, up to maximum of \$47,000 |



Deferring Your Sick Leave Payout

You should share the estimated leave payout for sick/annual time with the plan representative. This will help the representative to estimate the correct deferral amount.

- If you are considering deferring your leave payout into one or both plans, you will need to start the process about 2 months prior to your retirement date.
- The representatives will be able to let you know how much you can defer. To compare the specifics of the plans, please refer to the [2025 Plan Comparison](#)

| | Tax Sheltered Annuity 403(b) | Deferred Compensation 457 |
|---|--|--|
| General Description | A retirement income vehicle, which allows eligible employees to defer taxation savings to future years. Available to nonprofit and tax exempt organizations eligible under internal Revenue Code sec. 501.c.3, including churches, public schools and colleges. | A retirement income vehicle, which allows eligible employees to defer taxation savings to future years. Tax-deferred plan available to government units, and tax-exempt organizations, but not churches. |
| Asset Ownership | Individual | Employer until distribution |
| Contribution | Voluntary, payroll deduction; no employer match | Pre-tax option and/or after-tax Roth Account available |
| Contribution Taxation | Made with pre-tax dollars | Deferred until tax year in which amounts are distributed |
| Contribution Tax Deferral Status | Governed by Sections 415 and 402(g) of the Internal Revenue Code; \$23,500 for 2025. | Governed by Section 457 of the Internal Revenue Code; Lesser of \$23,500 or 100% of |
| Maximum Annual Deferral | An additional \$7,500 elective salary deferral is permitted for those turning ages 50-59 and ages 64 and older, and \$11,250 for participants turning age 60, 61, 62, or 63. Can use age 50 catch-up for 403(b) and 457(b) in the same year. | An additional \$7,500 elective salary deferral is permitted for those turning ages 50-59 and ages 64 and older, and \$11,250 for participants turning age 60, 61, 62, or 63. Can use age 50 catch-up for 403(b) and 457(b) in the same year. If within 3 years of plan's normal retirement age, employee is eligible for the greater of age 50 catch-up or enhanced limit (not both). |
| Age 50 "Catch-up" Provision | For those within three years of plan's normal retirement age, additional amount up to twice the applicable limit or unused amounts from prior years, whichever is less, up to maximum of enhanced limit or age 50 catch-up contributions, but not both. | None; employees can contribute maximum to both a 403(b) and 457 plan |
| Other "Catch-up" Provisions | To: Permitted to IRA, 401(a), 401(k), 457(b) public and other 403(b) plans - 10% penalty on early withdrawal. Not permitted to 457(b) private plans. From: Permitted from IRA, 401(a), 401(k), 457(b) public and other 403(b) plans subject to the rules of the new plan - 10% penalty on early withdrawals. Not permitted from 457(b) private plans. | To: Permitted to IRA, 403(b), 401(a), 401(k) and other 457 public plans subject to the rules of the new plan - possible 10% penalty on early withdrawals. Not permitted to 457(b) private plans. From: Permitted from IRA, 403(b), 401(a) and 401(k) plans - 10% penalty on early withdrawal. Direct transfers from other 457(b) public plans permitted. Not permitted from 457(b) private plans. |
| Deferral Coordination | Attainment of age 59 ½, separation from service, death or disability. Hardship withdrawals not allowed under current plan document. | Separation from service, death, disability, or unforeseeable emergency |
| Rollovers To/From Other Plans | 10% penalty for distributions made prior to age 59 ½ | None |
| Availability of Benefits | Allowed under current plan document. | None |
| Early Withdrawal Penalty | Yes, can be used to defer leave payout | Yes, can be used to defer leave payout |
| Loan Provision | | |
| Leave Payout | | |

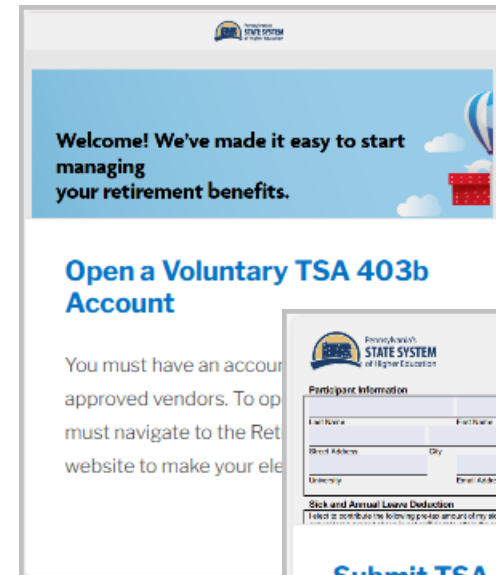
Updated: 11/2024



Deferring Your Sick Leave Payout - TSA

To defer your payout to the **Voluntary TSA 403(b) plan**, follow these steps:

- If you are not already participating, you must open a Voluntary TSA 403(b) plan through [Retirement@Work](#). Your annual maximum contribution will be denoted here. Note, the amount you elect will be for biweekly payroll deductions only.
- You must complete and submit a [TSA Leave Deduction Agreement](#) to tsadeferral@passhe.edu or fax to 717-720-4162.
- To ensure enrollment and the [TSA Leave Deduction Agreement](#) is received, it is recommended to complete this process 30 days in advance of your retirement date.
- For more details about the Voluntary TSA 403(b), visit www.passhe.edu/enrolltsa





Deferring Your Sick Leave Payout – 457(b) Plan

To defer your payout to the **Deferred Compensation 457(b) plan**, follow these steps:

- If you are not already participating, you must enroll in the plan and contribute at least \$5 prior to the pay in which your sick leave deferral is made. Enrollment can be done [online](#) or by completing and submitting a [paper enrollment form](#) to Empower Retirement.
- [Contact a deferred comp specialist](#) or call (866) 737-7457 to discuss the deferral process and to see if you are eligible for catch-up contributions.
- Submit a [Sick and Annual Leave Deduction Agreement](#) form directly to Empower Retirement at least 45 days before your last day of employment. This can also be submitted [online](#) by signing in to your participant account.
- For more details visit sers.pa.gov/DeferredCompensationPlan-LeavePayout.html

The image shows a screenshot of the Empower Retirement website for the Pennsylvania State System of Higher Education. The top section is titled "Enroll in the Deferred Comp Program" and includes a "Deferred Compensation Plan" logo. Below this, there is a "Plan Resources" section with links for "Enroll Now", "How to enroll", and "Catch-up contributions". The main heading is "Enroll in the Deferred Comp Program". Below this, it says "You must be the pay in which annual leave or by complete".

The bottom section shows a "Sick and Annual Leave Deduction Agreement" form. The form is titled "Sick and Annual Leave Deduction Agreement Governmental 457(b) Plan" and includes the following information:

- Participant Information
- First Name: _____
- Last Name: _____
- MI: _____
- State of Birth (two-letter): _____
- Street Address: _____
- City: _____
- State: _____
- Zip Code: _____
- Work Phone Number: _____
- Personal Phone Number: _____
- Account Extension: _____
- Social Security Number (last four digits): _____

Below the form, it says "Complete the Leave Deduction Agreement" and "Meet with a deferred comp representative to complete paperwork to defer your sick and annual leave payout."



Deferring Your Sick Leave Payout

For more information on deferring your leave payout, visit the State System's webpage, <https://www.passhe.edu/hr/benefits/retirees/defer-payout.html>

The screenshot shows a web browser window displaying the URL <https://www.passhe.edu/hr/benefits/retirees/defer-payout.html>. The page header includes the logo and name of the Pennsylvania State System of Higher Education, along with a navigation menu with links for ABOUT, NEWS, OFFICES, UNIVERSITIES, STUDENTS, EMPLOYEES, SYSTEM DATA, POWER & PROMISE, and INVEST. The main content area is titled "Tax-Deferred Leave Payouts" and includes a breadcrumb trail: Home > HR > Benefits > Retirees > Tax-Deferred Leave Payouts. The text explains that the State System allows deferral in both the TSA and Deferred Compensation plans, up to applicable IRS limits, to reduce taxes withheld from the final paycheck and boost retirement savings. It advises obtaining a sick/annual leave payout estimate from the HR office. A list of programs is provided:

- ANNUITANT HEALTH CARE PROGRAM (AHCP)
- RETIRED EMPLOYEE HEALTH PROGRAM (REHP)
- PROSPECTIVE RETIREES



Other Information – Tuition Waiver for Dependents

Faculty members may continue to have tuition waiver benefits for eligible dependents after retirement

- Faculty who retire with at least 10 years of State System service will have continued tuition waiver benefits for their eligible children, as negotiated in the CBA
- Additional tuition waiver benefits may vary by university based on individual university board policies

Contact your university HR (or HRConnect for Commonwealth and PennWest faculty) to check on your tuition waiver eligibility in retirement.



Other Retirement Considerations/Information

- Employer Provided Life Insurance – Met Life
 - Coverage ceases on the last day of the month that retirement occurs
 - You will receive a conversion notice in the mail to continue coverage at your expense
- Voluntary Group Life/AD&D Insurance – Met Life
 - Coverage ceases on date of retirement
 - Employees will be contacted via telephone or letter regarding conversion and/or portability opportunities
- Long Term Disability coverage – Met Life
 - Ceases at retirement
- Flexible Spending Account (FSA) – Optum Financial
 - Submit qualified expenses incurred prior to retirement date
 - If unused healthcare FSA dollars remain, COBRA may be available



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Other Retirement Considerations/Information

If you need support during the retirement transition, the State Employee Assistance Program (SEAP) provides help and resources before and after retirement

- Free assessment and referral for a wide variety of personal/family issues
- Up to six free face-to-face counseling sessions for each issue
- Benefits provided to you and your family members

Services are available 24/7 by calling **1-800-692-7459**

<https://www.liveandworkwell.com/public/> - Access code PENNSYLVANIA



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Important Contacts

| | | |
|---|---|---|
| Social Security | 1-800-772-1213 | www.ssa.gov |
| Medicare | 1-800-772-1213 | www.medicare.gov |
| State Employees' Retirement System (SERS) | 1-800-633-5461 | https://sers.pa.gov/ |
| Public Schools Employees' Retirement System (PSERS) | 1-888-773-7748 | https://www.pa.gov/agencies/psers.html |
| TIAA National Call Center | 1-800-842-2252 | https://www.tiaa.org/public/tcm/pashe/home |
| Fidelity | George Maccarelli 215-891-6642 George.Maccarelli@fmr.com - or - Francis (F.L.) Geary 412-445-4080 Francis.Geary@fmr.com | https://nb.fidelity.com/public/nbpreloginnav/spa/fidelitywork/core/home |



Retirement Plan Representatives

State Employees' Retirement System (SERS) & Deferred Compensation 457(b)

<https://sers.pa.gov/Contact.html>

The screenshot shows the SERS website interface. On the left, a navigation menu lists: Defined Benefit Plan, Defined Contribution Plan, Deferred Compensation Plan, Right To Know, and Appeals. The main content area is titled "Contact SERS" and lists several topics with expandable arrows. A red circle with the number "1" and the text "Select the plan" has three red arrows pointing to the first three topics: "My Defined Benefit Plan (pension)", "My Defined Contribution Plan", and "My Deferred Compensation Plan".

On the right side of the page, there is a section for the "DEFINED BENEFIT PLAN" (Traditional Pension). It includes "Plan Resources" (Plan Handbook, Features and Highlights, Retirement Guide, Disability Guide, Shared Risk/Shared Gain, Webinars) and "Defined Benefit Plan Specialists". A warning message states: "Please do not e-mail sensitive personal or financial information." Below this is a "SERS Telephone Directory" table:

| SERS Telephone Directory | |
|--------------------------|----------------|
| SERS Members | 1.800.633.5461 |
| SERS Employers | 1.800.633.5461 |
| Journalists/Researchers | 717.787.9657 |

Below the directory is a "SERS Regional Offices" section with a map of Pennsylvania divided into seven regions, numbered 1 through 7. A red circle with the number "2" and the text "Select the region for your campus location" has a red arrow pointing to region 3, "State College".

Additional text in the "SERS Regional Offices" section includes: "Our offices serve active employees based on their work locations and retirees based on their home addresses. Offices are accessible to people with disabilities and are open from 8 a.m. to 4:30 p.m., Monday through Friday, excluding state holidays." and "If you are retired and live outside of Pennsylvania:" followed by instructions for form requests and general inquiries.



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Retirement Plan Representatives - continued

Alternative Retirement Plan and Voluntary TSA 403(b) Plan



Visit Retirement@Work to view your account balances, access tools and resources for planning, and link to the vendor's websites.

Using the vendor's online schedulers is the best method to make appointments.

- TIAA – <https://www.tiaa.org/public/tcm/passhe/home>
- Fidelity - <https://nb.fidelity.com/static/mybenefits/netbenefitslogin/#/login>

For additional information, visit www.passhe.edu/retirement



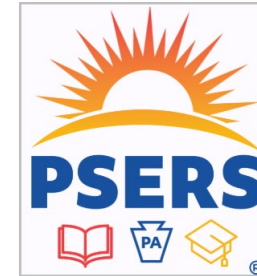
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Retirement Plan Representatives - continued

Public School Employees' Retirement System (PSERS)

Regional Offices <https://www.pa.gov/agencies/psers/contact/regional.html>

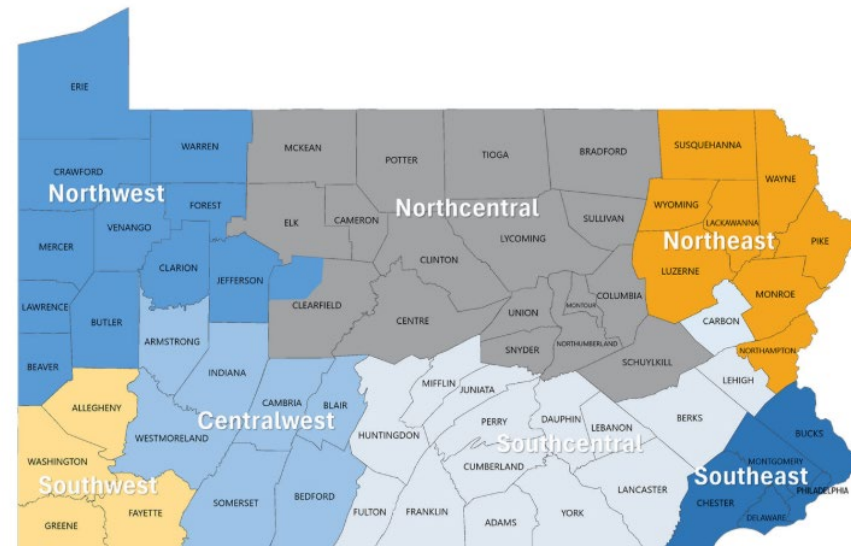
PSERS (general number) 1-888-773-7748



Select the region for your campus location



PSERS Regional Offices provide services to both active and retired PSERS members and over 750 public school employers through seven regional offices located throughout the Commonwealth of Pennsylvania. Among these services are regularly scheduled informational presentations on various topics relating to retirement benefits and programs. **Please call ahead before coming in to be sure a counselor is available to see you. To protect your privacy, please bring your photo identification with you when you visit any PSERS Office.**





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Next Steps

Once your letter of intent to retire is forwarded from your department or the President's Office to Human Resources, the benefits staff will send you a benefit retirement letter. The letter will explain your benefit options upon retirement and provide applicable forms/provider contacts.

If you have any questions or would like to check your retirement eligibility, please contact your University's Human Resources department, or HRConnect for Commonwealth and PennWest faculty.



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