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# Your PERA Benefits

*Judicial Division Provisions*

*August 2011*

As a member of the Judicial Division, your benefits are the same as explained in *Your PERA Benefits*, except for the following:

## PERA Membership and Contributions

- As a PERA member, you contribute 8 percent of your salary to PERA. Effective July 1, 2010, through June 30, 2011, members of the Judicial Division are required to pay an additional 2.5 percent employee contribution as a result of Senate Bill 10-146. Under Senate Bill 11-076, the additional 2.5 percent contribution has been extended until June 30, 2012. *Note:* This additional contribution does not apply to judges working under the Senior Judge Program.
- Your employer contributes a total of 17.36 percent of the Judicial Division payroll to PERA. Of this amount, 1.02 percent is deposited in the Health Care Trust Fund, 2.20 percent is designated as the Amortization Equalization Disbursement (AED), and 1.50 percent is designated as the Supplemental Amortization Equalization Disbursement (SAED). From July 1, 2010, through June 30, 2011, your employer's contribution will be reduced by 2.5 percent as a result of Senate Bill 10-146. Under Senate Bill 11-076, the 2.5 percent reduction has been extended until June 30, 2012.
- For members of the Judicial Division whose retirement date is on or after July 1, 1997, Highest Average Salary (HAS) is one-twelfth of the highest annual salary upon which contributions were paid for 12 consecutive months.

## Disability Retirement

As a member of the Judicial Division, you are immediately eligible to apply for disability retirement benefits. If you are, due to a medical condition, totally and permanently disabled from engaging in any regular and substantial gainful employment or you are ordered by the Supreme Court to retire pursuant to the Colorado Constitution, you will earn service credit for the remainder of your term. Disability retirement benefits will be effective the first of the month following the later of your last day on the job, your last day of sick leave used, or the date of receipt of the Supreme Court order. In addition, you will receive projected service credit to age 65 or 20 years, whichever is first.

You may apply for disability benefits even if you are eligible for service retirement.

*Continued on reverse*

## Working After Retirement

Judges have different “Working After Retirement” provisions when returning to a position on the bench under the Senior Judge Program. Upon written agreement with the chief justice, you may perform assigned judicial duties without pay for not less than 60 nor more than 90 days per calendar year. Once an agreement is signed and PERA is notified, you will receive a benefit increase equal to 20 percent (for 60 days of work) or 30 percent (for 90 days of work) of the current monthly salary of judges serving in the same position from which you retired.

You must make the agreement with the chief justice within five years of retirement; the agreement cannot be for a period of more than three years. Subsequent agreements can be made; however, the sum of all agreements cannot exceed 12 years, except at the discretion of the Colorado Supreme Court.

If you work for a PERA employer outside of the Senior Judge Program:

- You will be subject to the working after retirement limitations.
- Your employer is required to pay all employer contributions on your pay.

### Working Retiree Contribution

You are required to pay a working retiree contribution if you work for a PERA employer outside the Senior Judge Program:

- If you work for a PERA employer in the State or Judicial Divisions, your working retiree contribution is 10.5 percent of salary from January 1, 2011, through June 30, 2012. Beginning July 1, 2012, the contribution amount will be 8 percent.
- If you work for a PERA employer who is not in the State or Judicial Divisions, your working retiree contribution is 8 percent.
- If you are working under the Senior Judge Program no working retiree contribution is due.

For more information on working after retirement, see the *Working After Retirement* booklet.

This insert provides information about benefits specific to Judicial Division members. Your rights, benefits, and obligations as a PERA member are governed by Title 24, Article 51 of the Colorado Revised Statutes and the Rules of the Colorado Public Employees' Retirement Association, which take precedence over any interpretations in this insert.

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