

DISTRICT OF COLUMBIA COURT OF APPEALS

DISTRICT OF COLUMBIA JUDGES' RETIREMENT PLAN

Summary Plan Description 2024



Summary Plan Description 2024

This booklet is a Summary Plan Description (SPD) of the benefits provided to you under the District of Columbia Judges' Retirement Plan (the "Plan") and relevant procedural information. The text of the Plan is contained in Title 11 (section 11-1561 et seq.) of the District of Columbia Official Code (D.C. Code). The U.S. Department of the Treasury ("Treasury Department") has issued regulations pertaining to this Plan in the Code of Federal Regulations (C.F.R.) at 31 C.F.R. Part 29. If there are any conflicts between the information in this booklet and the D.C. Code or the C.F.R., the Plan's underlying statutes will always govern. This booklet replaces all previously provided summaries of your plan benefits.

NOTE: Bold words or phrases [underlined in blue](#) can be found in the Glossary of Terms, beginning on page (30).

Table of Contents

Fast Facts About Your Retirement Plan	1
How the Retirement Plan Works	2
Plan Participation	2
Your Retirement Plan At-A-Glance	2
Your Contributions	3
How Benefits are Paid	3
When You Are Eligible to Receive Benefits	4
Regular Retirement Benefit	4
Eligibility for Executive Officers of the District of Columbia Courts	4
Early Retirement Benefit	4
Deferred Retirement Benefit	4
Disability Retirement Benefit	5
Voluntary Retirement Due to Disability	5
Involuntary Disability Retirement	5
Maximum Retirement Benefit	5
Life Events	6
If You Marry	6
If You Divorce	6
Qualified Domestic Relations Order (QDRO)	6
If You Become Disabled	7
If You Have a Break in Service	7
Receiving a Refund of Contributions	7
Rollover	7
If You Work as a Senior Judge After Retirement	8
If You Leave Work	8
When You Die or After Death	8
Survivor Benefits	9
If you Die Before Making the Entire Deposit	9
Eligibility	10
Paying for the Survivor Benefit	10
Lump Sum Credit for Survivor Benefits	10
If Your Spouse Dies	11
If You Have Not Elected the Survivor Benefit	11
If Your Benefits Terminate	11

How Your Retirement Benefit is Calculated	12
Your Total Service.....	12
Judicial Service.....	12
Credited Service.....	12
If You Have Accrued CSRS Benefits	13
Civilian Service Credit Transfer	13
If You Received a Lump Sum Payout of CSRS Contributions.....	13
Civilian Service Credit Purchase.....	13
Paying Interest on Civilian Service Credit Purchase	14
Military Service Credit	14
Participation in Other Retirement Plans	14
Calculating the Regular Retirement Benefit	15
Calculating the Early Retirement Benefit.....	16
Calculating the Deferred Retirement Benefit.....	17
Calculating the Disability Retirement Benefit	17
Calculating the Involuntary Disability Benefit.....	18
Calculating the Survivor Benefit	18
Cost of Living Adjustments.....	20
Applying for a Retirement Benefit.....	21
Filing Your Application	21
Timetable for Applying for Benefits.....	21
If Your Application is Denied	21
Judicial Review	22
Continuing Your Health Insurance, Life Insurance, Dental and Vision Insurance, and Long-Term Care Benefits.....	22
Health and Life Insurance	22
Federal Employees Dental and Vision Program (FEDVIP) and Federal Long Term Care Insurance Program (FLTCIP)	23
Receiving Your Benefit	23
Receiving a Retirement or Survivor Benefit Involving a Qualified Domestic Relations Order (QDRO)	24
Retirement Benefit	24
Survivor Benefit	24
Refunds.....	24
Rollovers.....	24
Frequently Asked Questions	25
Frequently Asked Questions for Survivors	27
Contact Information.....	28
Glossary of Terms.....	30

Fast Facts About Your Retirement Plan

The amount of your [retirement benefit](#) is based on:

- your [final basic salary](#), which is the salary you receive as a [judge](#)

immediately before you [retire](#); and

- the years of [total service](#) you have accumulated. (See page 12.)

Each year you contribute 3.5% of your [basic salary](#) to the retirement plan. Your contribution is automatically deducted from your active judge salary. (See page 3.)

If you leave the District of Columbia Judges' Retirement Plan before you are eligible to start your annuity, you may apply for a [lump sum refund](#) of the contributions you have made, or you may elect to receive a [deferred retirement](#) benefit. (See page 4.)

You are eligible to retire with a [regular retirement](#) benefit:

- If you have at least 20 years of [judicial service](#), your benefit will start at the later of age 50 and when you retire.
- If you have at least 10 years of judicial service but less than 20 years, generally your benefit will start at the later of age 60 and when you retire. However, if you retire with between 10 and 20 years of service before age 60, you may opt for a reduced benefit starting at the later of age 55 and when you retire.
- Benefits based on mandatory [retirement](#) at age 74 (see page 4) or disability (see page 5) start immediately after separation from service.

If you become disabled and you have five or more years of service, you may be eligible for a [disability retirement](#) benefit. If you retire involuntarily because of a disability, you are eligible for a retirement benefit regardless of your years of service. For more information on [involuntary disability retirement](#), see page 5.

You may elect an optional survivor benefit, which is a monthly benefit to be paid after your death to your [spouse](#) and/or eligible [child\(ren\)](#). You must elect a survivor benefit within six months from the date you marry or within six months after you take office, or you are reappointed or recommissioned. (See page 9.)

To elect the survivor benefit, you must contribute an additional 3.5% of your basic salary while you are working for a total retirement deduction of 7%. During retirement you continue to contribute 3.5% of your retirement benefits for a survivor annuity. (See page 3.)

If you elect the survivor benefit after you start your judicial service or after you retire, you must also contribute an additional 3.5% of the basic salary you earned plus interest and if applicable, 3.5% of retirement benefits you received plus interest, back to the starting date of your judicial service. If you purchase [creditable civilian service](#), you must also contribute an additional 3.5% of the basic salary you earned in the transferred service, plus interest. If you do not make the required contributions, your survivor's benefit will be reduced.

How the Retirement Plan Works

The District of Columbia Judges' Retirement Plan has been designed to provide eligible judges with a monthly benefit during retirement. The amount of your benefit depends on your years of service, your basic salary, and your age when you retire.

Plan Participation

You are automatically a participant in the retirement plan if you are:

- a judge in the District of Columbia Court of Appeals; or
- a judge in the District of Columbia Superior Court; or
- the Executive Officer for the District of Columbia Courts.

If you leave the District of Columbia Courts after contributing to the retirement plan and you are later rehired, you become a participant on the day you are re-employed.

Your Retirement Plan At-A-Glance

Regular Retirement	Age 50 if you have at least 20 years of judicial service; or Age 60 if you have at least 10 years of judicial service; or Age 74 when retirement is mandatory.
Early Retirement Benefit Eligibility	Age 55 if you have at least 10 and less than 20 years of judicial service. The judicial service component of the benefit is reduced by 1/12 of 1% for each month or fraction of a month you are under age 60 at the time benefits begin. The credited service component is not reduced.
Deferred Retirement Benefit Eligibility	The eligibility requirements are the same age and service requirements as the regular and early retirement benefits.

The Plan also offers disability retirement benefits (see pages 5 and 17) and survivor benefits (see pages 9 and 18).

Your retirement benefit may not exceed 80% of final basic salary. Your final basic salary is the salary you earned immediately before you retired.

Your Contributions

You must make contributions to your retirement plan. Your contributions are:

- mandatory—3.5% of your annual basic salary while you are working.
- voluntary—an additional 3.5% of your annual basic salary if you elect a survivor benefit for your spouse and/or eligible dependent child(ren). Once you retire, you must continue to contribute 3.5% of your retirement benefit for your survivor benefit election.

Contributions are automatically withheld from your basic salary. Voluntary contributions that are made after you retire are paid from your retirement benefit. Mandatory and voluntary contributions are deducted from your pay each pay period and are deposited into the District of Columbia Judicial Retirement and Survivors' Annuity Fund ("Retirement Fund").

These contributions are always yours, and you can receive them as a lump sum refund in lieu of the retirement benefit.

How Benefits are Paid

When you retire, you will receive your retirement benefit in monthly installments. You are due your first payment on the first business day of the first month after the benefit accrues. It usually takes between 30 and 60 calendar days after the [Benefits Administrator](#) receives your retirement package from the D.C. Courts, Human Resources Division before you receive your first payment.

Your first payment will be deposited into your account (if you elect the direct deposit option) on the first business day of the month after your retirement benefit is processed. You will be paid for benefits accrued back to your benefit start date. Succeeding payments will be deposited on the first business day of each month. Benefits stop accruing on the day of your death.

If you elected a spouse survivor benefit, payments to your survivor are effective on the day after your death. Payments to your spouse continue until your spouse remarries (if prior to age 55) or dies.

If your child(ren) is eligible for a survivor benefit, payments will continue until he or she reaches age 18 (or 22 if the child is a full-time student), marries, or dies—whichever occurs first. Payments to an unmarried child who is incapable of self-support because of a mental or physical disability that occurred before age 18 will terminate when he or she marries, recovers from the disability, or dies—whichever occurs first.

When You Are Eligible to Receive Benefits

The retirement plan offers a regular retirement benefit, an early retirement benefit, a deferred retirement benefit, a disability retirement benefit, and a benefit for your survivors in the event of your death. For information about how to calculate your retirement benefit, see page 12.

Regular Retirement Benefit

A regular retirement benefit will commence immediately after you retire. You are eligible for a regular retirement benefit:

- If you are at least age 50 when you retire and have 20 or more years of judicial service; or
- If you are at least age 60 when you retire and have at least 10 years of judicial service; or
- If you retire under mandatory retirement at age 74, regardless of how many years of judicial service you have.

Eligibility for Executive Officers of the District of Columbia Courts

If you are the Executive Officer of the District of Columbia Courts, you are eligible for retirement when you have completed seven years of service as an Executive Officer, whether continuous or not. The Executive Officer will receive the same retirement compensation under this plan as an associate judge of the Superior Court, with the only differences being the service requirement of seven years as the Executive Officer (instead of the minimum of 10 years of judicial service required for judges) and the Executive Officer is not subject to mandatory retirement.

Early Retirement Benefit

If you retire before age 60 and have at least 10 and less than 20 years of judicial service, you may elect to receive an [early retirement](#) benefit that will commence at the later of age 55 and when you retire. Your retirement benefit is reduced by 1/12 of 1% for each month or fraction of a month that you are under age 60 when your retirement benefit is scheduled to begin.

Deferred Retirement Benefit

You need at least 10 years of judicial service to be eligible for retirement. If you have at least 10 years of judicial service but retire before you are eligible to begin your retirement benefit, your benefit will commence at age 50 (if you have at least 20 years of judicial service) or at age 60 (if you have less than 20 years of judicial service). Note that you may be eligible to elect a reduced Early Retirement benefit.

If you are rehired, you may retain credit for service previously earned if you did not receive a lump sum refund for your judicial service. Judicial service for which you received a lump sum refund cannot be repurchased.

Disability Retirement Benefit

The minimum disability benefit, whether voluntary or involuntary, is 50% of your final basic salary, and the maximum disability benefit is 80% of your final basic pay.

Voluntary Retirement Due to Disability

If you become mentally or physically disabled, you may voluntarily retire with five or more years of service, including [creditable civilian service](#). Note that your creditable civilian service counts toward the 5-year service requirement even if you do not transfer the service to the Plan.

To be eligible for a voluntary disability retirement, you must have a mental or physical disability that is likely to become permanent and that prevents or seriously interferes with the performance of your judicial duties.

You must provide the Benefits Administrator with a certificate of disability signed by a licensed physician. You may be asked to provide supporting evidence before your claim is approved.

If you voluntarily stop working because you are disabled and you have fewer than five years of judicial and creditable civilian service, you will receive a lump sum refund of your contributions.

Involuntary Disability Retirement

You will be retired involuntarily if the Commission on Judicial Disabilities and Tenure (1) determines that your disability is likely to become permanent and will prevent or seriously interfere with your judicial duties, and (2) files an order of involuntary retirement with the District of Columbia Court of Appeals which is either affirmed or not appealed. If you are retired involuntarily, you may receive a retirement benefit without meeting any service requirements.

Maximum Retirement Benefit

There is a [maximum retirement benefit](#) you can earn as a retired judge, regardless of the type of retirement benefit you are receiving. Your retirement benefit may not exceed 80% of your final basic salary (increased by cost-of-living adjustments).

Life Events

This section discusses certain life events that may affect your retirement benefit, such as marriage, divorce, disability, incurring a break in service, returning to work after retirement, leaving work, or death.

If You Marry

If you marry while in service as an [active judge](#), contact the D.C. Courts, Human Resources Division if you wish to name your spouse as your beneficiary for this retirement plan. If you marry after retirement, contact the Benefits Administrator to name your spouse as the beneficiary for this plan. Phone numbers and addresses for the D.C. Courts, Human Resources Division and the Benefits Administrator begin on page 28. If you name your spouse as your beneficiary, this does not entitle him or her to a survivor benefit. That is a separate election. See page 9 for more information.

You may elect a survivor benefit for your spouse and your eligible dependents.

You must elect survivor benefits within six months from the date you marry or within six months after you take office, or you are reappointed or recommissioned. For information about survivor benefits, see page 9.

If You Divorce

If you divorce after having elected the survivor benefit, upon request, you will be refunded the amount you contributed toward the survivor benefit provided you do not have eligible child(ren) or a [Qualified Domestic Relations Order \(QDRO\)](#) which directs benefits to your [former spouse](#).

Qualified Domestic Relations Order (QDRO)

If you divorce, in some cases the Plan may have to pay benefits to your former spouse. This will depend on the terms of your divorce and what instructions are contained in an applicable QDRO issued on or after March 16, 1989. Your former spouse may be awarded all or a portion of your retirement benefit, a payment from your retirement benefit, or a survivor benefit if the Plan receives a qualifying court order. To be acceptable, the QDRO must state:

- Whether your former spouse is entitled to a survivor benefit or whether you must provide a survivor benefit for your former spouse;
- your former spouse's share of your benefit as a fixed-dollar amount or a percentage or fraction of a retirement benefit; and
- whether your former spouse should receive payment directly from the Treasury Department.

A QDRO can be accepted after you retire if it is based on the type of benefit payment you chose. For example, if you were married at the time you retired and you chose to receive a reduced retirement benefit in order to provide a survivor benefit—and then you get divorced—a QDRO to continue the survivor benefit for your former spouse is acceptable. However, if you did not elect a survivor benefit when you retired, the QDRO cannot require the plan to provide a survivor benefit for your former spouse.

If your benefit is being reduced to provide your former spouse survivor benefit payments from this Plan after your death, but your former spouse remarries before age 55, your former spouse will not be entitled to the survivor benefit. Your benefit will be restored to the amount it would have been if there had not been a court order requiring you to provide the survivor benefit.

If the court order grants your former spouse full benefits, any beneficiary who may have otherwise received a benefit under the plan may not receive one.

If You Become Disabled

If you become disabled after you have earned five or more years of total service, you may be eligible to receive a disability retirement benefit. You must provide the Benefits Administrator with proof of your disability signed by a licensed physician. The Benefits Administrator may ask for additional evidence before approving your claim for a disability retirement benefit.

If you become disabled and resign before completing five years of service, you will receive a lump sum refund for retirement contributions that you made and any amount that you deposited or transferred into the retirement fund.

If you retire involuntarily due to your disability, you will be eligible for a disability retirement benefit regardless of the years of service you have earned.

The minimum disability benefit, whether voluntary or involuntary, is 50% of your final basic salary, and the maximum disability benefit is 80% of your final basic pay.

For information on how to calculate a disability retirement benefit, see page 17.

If You Have a Break in Service

You will incur a break in service if you resign or leave the District of Columbia Courts for reasons other than normal or disability retirement. When you have a break in service, your plan membership stops. At that time, you may receive a lump sum refund as described below.

Receiving a Refund of Contributions

When you separate from service, you may elect to receive a lump sum refund of the retirement contributions you made, any voluntary survivor benefit contributions you made, and the amount that you deposited or transferred to receive creditable civilian service. You must make this election at least 31 days before you are eligible for a retirement benefit.

If you are rehired as a judge, you may retain the credit for judicial service you earned before and during that break, provided you did not receive a lump sum refund. Once you take a lump sum refund for judicial service, the judicial service cannot be repurchased.

Rollover

If you are eligible for a lump sum refund, you may choose to roll it over to another qualified plan or an IRA. For more information, ask the Benefits Administrator for the Rollover Information Sheet. See page 28 for contact information.

If You Work as a Senior Judge After Retirement

You may receive compensation for work as a [Senior Judge](#) for a limited number of days each year while you are receiving a retirement benefit. Your work as a Senior Judge does not count toward calculating a retirement benefit. The number of days you will be paid per year is based on the following formula:

$$\text{Annual Salary of an Active Judge} - \text{Your Retirement Benefit} = \text{Amount of Compensation You Can Earn as a Senior Judge}$$

For example, if the annual salary of an active judge is \$243,300 and your retirement benefit is \$90,000, you may receive up to \$153,300 in compensation as a Senior Judge.

The allowable senior judge workdays will vary year to year due to cost-of-living increases for retired judges and pay raises for active judges. Therefore, you should contact the D.C. Courts, Human Resources Division for a calculation of your allowable senior judge workdays for the year.

If You Leave Work

If you separate from service with the District of Columbia Courts and do not take a lump sum refund, you may be eligible to elect to receive a deferred retirement benefit at a later date. The eligibility requirements to begin a deferred retirement benefit are the same age and service requirements as for the regular or early retirement benefits. See discussion of deferred retirement benefit on page 4.

When You Die or After Death

When you die, your survivor should contact both the D.C. Courts, Human Resources Division and the Benefits Administrator. If you have elected the survivor benefit (see page 9), your survivor will need to complete an application and provide the D.C. Courts, Human Resources Division with certain documentation (such as marriage and death certificates). Your surviving spouse will receive 55% of your retirement benefit as a monthly benefit for the rest of his or her life unless he or she remarries before age 55. If applicable, your surviving child will also receive a monthly benefit until he or she is no longer eligible. If you die without a surviving spouse or surviving children, and benefits paid to you were less than your contributions, a lump sum credit of your contributions will be paid out following the order of precedence. (See page 10.)

Survivor Benefits

The survivor benefit is an optional benefit that you must elect if you want to provide a monthly benefit for your spouse and/or your eligible child(ren). Your share of the cost for a survivor benefit is an additional 3.5% of your basic salary while you are working and 3.5% of your retirement benefit during your retirement.

You must make a survivor benefit election in writing within six months of the date that you take office, become reappointed or recommissioned, or within six months of the date you marry. The written election should be submitted to the D.C. Courts, Human Resources Division while in active service as a judge, or the Benefits Administrator if you are not working as a judge when you make the election. See page 28 for contact information.

If you elect the survivor benefit after you start your judicial service or after you retire, you must make a deposit of an additional 3.5% of your basic salary plus interest, and if applicable, 3.5% of retirement benefits you received plus interest, back to the starting date of your judicial service. In addition, if you purchase or had purchased creditable civilian service, you must also contribute an additional 3.5% of the basic salary you earned in civilian service, plus interest. However, the additional deposit for transferred civilian service is not required if payment for the survivor benefit was already contributed as follows: (1) you made all the required contributions under Civil Service Retirement System (CSRS), (2) those contributions were transferred from CSRS to the Plan, and (3) you did not receive a partial refund of those transferred contributions. Service under the Federal Employees Retirement System (FERS) does not count as credited service under this plan.

If you elect a survivor annuity at your appointment or reappointment as a Senior Judge, you must pay the deposit amount owed for the missing contributions in a lump sum or by installments. Installment payments must be completed by the end of the current judicial appointment.

Retired judges who are eligible to make a survivor election and are not senior judges must make a lump-sum payment for the missing contributions (no installments).

If you Die Before Making the Entire Deposit

The Plan provides that your surviving spouse may make the deposits required under that election. If you die before all the required deposits are made, your spouse may choose to make the deposits that otherwise would have been made by you.

If you die after making deposits for five years of service but without having made all the required deposits, and your spouse chooses not to make the rest of the required deposits, the Plan provides two alternative options.

1. Your spouse may accept a reduction in his or her annual survivor benefit equal to 10% of the deposits that were not made prior to your death.
2. Your spouse may accept a reduction in his or her annuity in proportion to the amount of service not covered by the deposits.

In order for survivor benefits to be paid, the judge must have elected such benefits and must have at least five years of creditable service during which contributions were withheld or deposits made. Five years of creditable service is required whether the judge dies in active service or after retirement. See page 10 for information on the lump sum credit for survivor benefits. Survivor benefit payments are effective on the day after your death.

Eligibility

Survivor benefits can be paid to your eligible spouse and your eligible child(ren). Your spouse must have been married to you for at least two years prior to your death or be the natural father or mother of a child by your marriage.

Your spouse is eligible to receive the survivor benefit for his or her lifetime unless he or she remarries before reaching age 55. If this happens, the survivor benefit will terminate, and he or she will be paid the portion of the benefit that has accrued through the date of remarriage. If your spouse remarries after age 55, survivor benefit payments will continue for your spouse's lifetime.

Your child(ren) is eligible for the survivor benefit until he or she reaches age 18 (or 22 if the child is a full-time student), marries, or dies—whichever occurs first. Payments to an unmarried child who is incapable of self-support because of a mental or physical disability that occurred before age 18 will terminate when he or she marries, recovers from disability, or dies—whichever occurs first.

Paying for the Survivor Benefit

If you elect the survivor benefit, you may make your required deposits in a lump sum or in installments. If you die before making the required deposits, your spouse's annual benefit will be reduced by 10% of the total deposits you did not make unless your spouse elects to pay the remaining deposit or to eliminate the service not covered by the deposit.

Lump Sum Credit for Survivor Benefits

A [lump sum credit for survivor annuity](#) equal to the amount you contributed and/or deposited for the survivor benefit will be paid if you die and no one is eligible for a survivor annuity, meaning you die:

- while in regular active service before completing five years of judicial or creditable civilian service for which contributions are made; or
- without eligible survivors; or
- with a survivor whose rights to a benefit terminate before a valid claim for benefits has been established.

The lump sum credit will be paid to the first person who survives you in the following order of precedence:

- the beneficiaries you name in writing and who are on file with the Benefits Administrator prior to your death;
- your spouse;

- your child or children and the descendants of any deceased child by representation;
- your parents or the survivors of them;
- your duly appointed executor or administrator of the estate;
- your next of kin as determined by the Benefits Administrator to be entitled to the payment under laws of your domicile at the time of your death.

If you and your spouse divorce and you do not have an eligible dependent child(ren), you may elect a lump sum refund for the amount you contributed toward a survivor benefit, provided there is no QDRO requiring that a survivor benefit be paid to your former spouse. If you remarry after receiving a survivor lump sum refund and wish to provide a survivor annuity for your new spouse, you must contribute 3.5% of the basic salary you earned plus interest and if applicable, 3.5% of retirement benefits you received plus interest, back to the starting date of your judicial service. If you purchase creditable civilian service, you must also contribute an additional 3.5% of the basic salary you earned in civilian service, plus interest. If you do not make such contributions, your survivor's benefit will be reduced.

If Your Spouse Dies

If your spouse dies before you and you do not have an eligible dependent child(ren), you may elect a lump sum refund for the amount you contributed toward a survivor benefit.

You must notify the Benefits Administrator and provide your spouse's death certificate to claim a refund of your survivor contributions.

If your spouse dies while receiving a survivor benefit and is survived by an eligible dependent child or children, the benefit to the surviving child will be recalculated as described on page 19.

If your spouse dies while receiving the survivor benefit and there is no surviving dependent child, any remaining **unexpended contributions** will be paid to the executor or administrator of the spouse's estate, or if there is no such person, the Benefits Administrator will name a person to be legally entitled to the unexpended contributions.

If You Have Not Elected the Survivor Benefit

If you have not elected the survivor benefit and you die while in regular active service, the lump sum credit for your contributions toward your retirement benefit will be paid to your beneficiary, or if none, then to other persons following the order of precedence shown on page 10.

If Your Benefits Terminate

If retirement benefits for you or your dependents terminate before the aggregate amount of benefits paid (including your retirement benefit) equals the total amount of retirement contributions credited to your account, the difference will be paid following the order of precedence shown on page 10.

How Your Retirement Benefit is Calculated

You can determine the benefit you will receive at retirement by using the formulas described in this section. The calculations used to determine your benefit are based on your:

- final basic salary, which is the pay you are receiving immediately before you retire as a judge; and
- total service, which is your judicial service and your credited service combined.

Your Total Service

Total service consists of years, months, and days of judicial service (your service as a judge) and years and months of credited service (civilian or military service for the Federal government).

Judicial Service

The amount of judicial service you have determines if and when you are eligible for retirement. Judicial service means service as the Executive Officer of the District of Columbia Courts or as a judge in the:

- District of Columbia Court of Appeals; or
- District of Columbia Superior Court.

Judicial service with certain courts that no longer exist also constitutes judicial service under this plan.

Credited Service

Credited service refers to military and civilian service that you performed (other than judicial service) that is considered “creditable” under the Civil Service Retirement System (CSRS) (§ 8332 of Title 5 of the United States Code) that you elect to transfer to the Plan. Your credited service is used in addition to your judicial service in calculating the amount of your retirement benefit through this retirement plan. If you have a question about whether your non-judicial service is creditable, contact the D.C. Courts, Human Resources Division. (See page 29.) Service under the Federal Employees Retirement System (FERS) does not count as credited service under this plan.

You may elect to receive credit for your civilian and military service, but the election must be made while you are earning judicial service or at the time you retire. The method by which you receive credit for your service depends on whether you accrued (but did not receive) a retirement benefit through another plan or received a lump sum payout of contributions you made to the retirement plan.

If You Have Accrued CSRS Benefits

Civilian Service Credit Transfer

If you made retirement contributions under CSRS for civilian service, including CSRS Offset, and have not taken a refund of those contributions, you may transfer those contributions from the Civil Service Retirement and Disability Fund into the Plan to receive credit for the service. With the transfer of contributions, your CSRS service will become part of the creditable service used to calculate your retirement benefit. If you do not elect a survivor benefit, you may be eligible to receive a partial refund of the contributions. You do not need to make any deposits in addition to the transferred amount if you made the required contributions under the other retirement system.

If You Received a Lump Sum Payout of CSRS Contributions

Civilian Service Credit Purchase

If you received a lump sum payout of your contributions from CSRS for the civilian service you wish to transfer to the Plan, you must make a deposit equal to 3.5% of the basic salary you earned for the creditable civilian service, plus interest on the deposit to receive credit under this plan.

FOR EXAMPLE:

Judge Jones left employment after 15 years of creditable service and received a lump sum payout of his retirement contributions from the Civil Service Retirement System. His basic salary was \$50,000 for his first five years, \$60,000 for his second five years and \$75,000 for his final five years. After he received his payout, he became a judge in the District of Columbia. Judge Jones must deposit 3.5% of his basic salary for each of the 15 years he worked under the Civil Service Retirement System if he wants to include those years in calculating the amount of his retirement benefit through the District of Columbia Judges' Retirement Plan. Judge Jones contributes \$32,375 (plus interest) to the Fund for his 15 years of credited service.

$$3.5\% \times \$50,000 = \$1,750 \times 5 \text{ years} = \$8,750$$

$$3.5\% \times \$60,000 = \$2,100 \times 5 \text{ years} = \$10,500$$

$$3.5\% \times \$75,000 = \$2,625 \times 5 \text{ years} = \$13,125$$

$$\$8,750 + \$10,500 + \$13,125 = \$32,375$$

You may make your deposit as a lump sum or in installments while you are earning judicial service. You may make installment payments on a purchase of service up until the time you retire. If you are making your deposit in installments, you may request to pay the balance as a lump sum at any time. To initiate a purchase of service, contact the D.C. Courts, Human Resources Division. See page 29 for more information.

Paying Interest on Civilian Service Credit Purchase

You will have to pay interest on a civilian service credit purchase. Interest is due for the period beginning on the first day of the first month after the end of the service period for which the deposit is made, and ending on either:

- the last day of the month preceding the month during which the deposit is made if you make a lump sum deposit; or
- the last day of the month during which you make your first payment if you are paying in installments. If you are paying the deposit in installments, interest is due on the unpaid balance, but it is calculated at a different interest rate.

For the period from January 1, 1948 through February 14, 1980, the interest rate is 3% per year. For the period from February 15, 1980 through September 30, 1980, the interest rate is based on the average rate of interest on interest-bearing obligations of the United States forming a part of the public debt.

For the period from October 1, 1980 through April 30, 1999, the interest rate is based on the average rate of return on investment for the District of Columbia Judges' Retirement Fund. For the period beginning May 1, 1999, the interest rate is based on the average rate of return on investment for the District of Columbia Judicial Retirement and Survivors' Annuity Fund.

If you have not elected a survivor benefit and transferred funds from the Civil Service Retirement and Disability Fund in excess of the required amount, you will be granted a refund of the excess amount.

Military Service Credit

If you elect to receive credit for military service that is creditable under Title 5 United States Code § 8332, you do not have to transfer or deposit funds to receive credit. However, if you are receiving military retirement pay you cannot also receive a retirement benefit from this plan based on the military service for which you are receiving military retirement pay.

Participation in Other Retirement Plans

You may elect to simultaneously receive a retirement benefit from this plan and another civilian or military retirement plan of the Federal or D.C. government. If you choose this option, your service under another plan will not be used to calculate your retirement benefit under this plan. However, it may be used to determine your eligibility for a voluntary disability retirement.

Calculating the Regular Retirement Benefit

The portion of your retirement benefit that is related to credited service is calculated under the Civil Service Retirement System formula (CSRS) provided in Title 5 United States Code § 8339 rather than the formula in D.C. Code §11-1564(a), except that “average pay” for the purpose of calculating your retirement benefit is your final basic salary. Generally, that means that the benefit for credited service is calculated as described below. However, the benefit attributable to CSRS Offset service will be reduced by an amount equal to Social Security benefits you receive for the CSRS Offset service.

To calculate your regular retirement benefit, you will need to know the following:

1. Your years of judicial service:
2. Your years of credited service:
3. Your final basic salary (the pay that you receive immediately before you retire as a judge):

Step 1. Multiply your basic salary by your years of judicial service and divide by 30.					
basic salary	x	judicial service	÷	30	= \$
Step 2. Then multiply your judicial basic salary by 1.5% (0.015) and then multiply by the number of years of credited civilian and military service you have, up to five. If you have more than five years of credited service, you will also complete step 3.					
basic salary	x	1.5%	x	years of service (1 through 5)	= \$
Step 3. Multiply your judicial basic salary by 1.75% (0.0175) and then multiply by the number of years of credited civilian and military service you have between five and ten years. If you have more than ten years of credited service, you will also complete step 4.					
basic salary	x	1.75%	x	years of service (6 through 10)	= \$
Step 4. Multiply your judicial basic salary by 2% (0.02) and then multiply by the number of years of credited civilian and military service you have beyond ten.					
basic salary	x	2%	x	years of service over 10	= \$
Step 5. Add together the results from steps one through four to determine the amount of your annual retirement benefit.					
Total	=	Step 1	+ Step 2	+ Step 3 + Step 4	= \$

FOR EXAMPLE:

Judge Cochran decides to retire at age 60 when he will have 20 years of judicial service and 7 years of civilian service. His final basic salary is \$243,300.

FORMULA:

$$\begin{aligned} & \$243,300 \times 20/30 = \$162,200 \\ & \text{(his judicial service)} \end{aligned}$$

+

$$\begin{aligned} & \$243,300 \times 1.5\% \times 5 = \$18,247.5 \\ & \text{(his first five years of creditable civilian service)} \end{aligned}$$

+

$$\begin{aligned} & \$243,300 \times 1.75\% \times 2 = \$8,515.5 \\ & \text{(his next two years of creditable civilian service)} \end{aligned}$$

=

$$\begin{aligned} \text{Total annual regular retirement benefit} &= (\$162,200 + \$18,247.5 + \$8,515.5) = \$188,963 \\ & \text{(77.6\% of Judge Cochran's basic salary)} \end{aligned}$$

Your retirement benefit cannot equal more than 80% of your final basic salary. If it happens that you received credit for more service than you needed to receive a maximum retirement benefit, you may not receive a partial refund of amounts you contributed to the plan, including amounts contributed to purchase civilian service.

Calculating the Early Retirement Benefit

If you retire before age 60 with at least 10, but fewer than 20, years of judicial service, your benefit will begin at age 60 unless you choose to receive an early retirement benefit. An early retirement benefit will begin at age 55, except if you were between age 55 and 60 when you retire, the early retirement benefit will begin when you retire. Your early retirement benefit is calculated the same way that a regular retirement benefit is calculated. However, the amount of your judicial service component of your benefit will be reduced by 1/12 of 1% for each month or fraction of a month that you are under age 60 when the benefit begins.

FOR EXAMPLE:

Judge Bell decides to retire at age 57 with 16 years of judicial service and 4 years of creditable civilian service. Her basic salary is \$243,300. For the purposes of this example, let's assume that at retirement she is exactly 36 months younger than 60. Her early retirement benefit will be calculated as follows:

FORMULA:

$\$243,300 \times 16/30 = \$129,760$ (her judicial service)

Reduction for early retirement is 3% (36 months \times 1%/12)

Amount of reduction is $\$129,760 \times 3\% = \$3,892.80$

Judicial service benefit portion = $\$129,760 - \$3,892.80 = \$125,867.20$

Creditable civilian service portion = $\$243,300 \times 1.5\% \times 4 = \$14,598$

Total annual early retirement benefit = $(\$125,867.20 + \$14,598) =$
 $\$140,465.20$

Calculating the Deferred Retirement Benefit

The deferred retirement benefit is calculated in the same way as a regular retirement benefit and early retirement benefit, depending on age and years of service.

Calculating the Disability Retirement Benefit

Your disability retirement benefit is based on your basic salary and your years of service at the time you retire.

Your disability retirement benefit is calculated the same way as a regular retirement benefit, except the minimum disability benefit is 50% of your final basic salary. The maximum disability benefit is 80% of your final basic pay. There is no reduction to your benefit if you are younger than age 60 and you retire due to a disability.

If you become disabled and voluntarily resign before completing five years of service, you will not be eligible for a disability retirement benefit. You will receive a lump sum refund that includes your retirement contributions deducted from your basic salary, plus any amount that you have deposited or transferred into the retirement fund. For more information about the disability retirement benefit, see "If You Become Disabled" on page 7.

Calculating the Involuntary Disability Benefit

You may be retired involuntarily if the Commission on Judicial Disabilities and Tenure determines that your disability is likely to become permanent and will prevent or seriously interfere with your judicial duties. If you retire

involuntarily, you may receive a retirement benefit without meeting any service requirements. The benefit is calculated using the regular retirement benefit formula, with a minimum disability benefit of 50% of your final basic salary and a maximum of 80% of your final basic salary.

Calculating the Survivor Benefit

If you have elected the survivor benefit, your spouse and eligible dependents may receive a benefit in the event of your death. The survivor benefit is payable to your spouse and eligible dependent child(ren).

Your child is eligible for the survivor benefit until he or she reaches age 18 (or 22 if the child is a full-time student), marries or dies—whichever occurs first. Payments to an unmarried child who is incapable of self-support because of a mental or physical disability that occurred before age 18 end when he or she marries, recovers from the disability, or dies—whichever occurs first.

The survivor benefit is calculated as follows:

Surviving Spouse Only		
If your spouse is your only survivor, and you die before you retire, your spouse will receive the greater of:		
55% of the retirement benefit that you would be entitled to receive if you had retired on the day before your death.	OR	55% of the retirement benefit that you would be entitled to receive if you had 15 years of judicial service and had retired on the day before your death.
If you die after you retire, your spouse will receive 55% of your retirement benefit payable to you on the day before the date of death.		

Surviving Spouse and Child(ren)		
If your spouse and eligible child(ren) are your survivors, your spouse's benefit is calculated using the formula above. Then, each year, each dependent child receives the lesser of:		
\$7,779.84 per year (as of January 2024)	OR	\$23,339.52 per year (as of January 2024) divided by the number of eligible children.

Surviving Child(ren) Only

If you do not have a surviving spouse, each eligible child receives the lesser of:

\$9,337.56 per year
(as of January 2024)

OR

28,012.68 per year (as of January 2024)
divided by the number of eligible
children.

FOR EXAMPLE:

Judge Marcus wants to provide a survivor benefit for his spouse. His basic salary is \$243,300 and he has earned 20 years of judicial service and seven years of civilian service.

FORMULA:

$\$243,300 \times 20/30 = \$162,200$
(his judicial service)

+

$\$243,300 \times 1.5\% \times 5 = \$18,247.50$
(his first five years of creditable civilian service)

+

$\$243,300 \times 1.75\% \times 2 = \$8,515.50$
(his next two years of creditable civilian service)

=

Total annual retirement benefit = $(\$162,200 + \$18,247.50 + \$8,515.50) = \$188,963$

Then, his total retirement benefit is multiplied by 55%:

$\$188,963 \times .55 = \$103,929.65$

When Judge Marcus dies, his spouse would receive an annual survivor benefit of \$103,929.65 for the rest of her life, unless she remarries before age 55.

All survivor benefit amounts are subject to cost-of-living adjustments as described below.

Cost of Living Adjustments

Your retirement benefits are adjusted on December 1st of each year to reflect changes in the cost of living for the past year based on a particular Consumer Price Index (CPI) provided under §8340 of Title 5 of the United States Code. Your adjustment is reflected in your January payment.

Your first adjustment after retirement is prorated by multiplying the CPI adjustment by 1/12, then multiplying this figure by the number of months you have been receiving your retirement benefit.

For example, assume the December 1st cost of living increase is 3% and you retired earlier that year on January 15th. Your first cost-of-living adjustment, payable in January of the following year, would be 2.8% because it would be based on 11 months rather than a full year ($3\% \times 11/12$).

After the first year, you and your survivors would be entitled to the full amount of all future cost of living adjustments.

Applying for a Retirement Benefit

You or your survivor must apply to receive retirement, disability, or survivor benefits under the Plan.

You should contact the D.C. Courts, Human Resources Division as early as six months before you wish to retire to meet with a retirement counselor and review your personnel folder to ensure that your service is properly documented and verified. The D.C. Courts, Human Resources Division can provide you with an estimate of your retirement benefit.

Timetable to Apply for Benefits

What You Should Do:	Your Time Frame:
Contact the D.C. Courts, Human Resources Division with an approximate date of your retirement to make an appointment	Six months before your anticipated benefit start date
Request a retirement benefit estimate	Three to six months before your anticipated benefit start date
Submit your application	30 days before your anticipated benefit start date
Receive your first benefit payment	30 to 60 calendar days from your application date

Filing Your Application

You must file your completed application for a retirement benefit with the D.C. Courts, Human Resources Division. If you are filing an application for a voluntary disability retirement benefit, you must include a certificate of disability that is signed by a licensed physician.

For an application for an involuntary disability retirement, you must include a determination by the District of Columbia Commission on Judicial Disabilities and Tenure and an order of involuntary retirement filed in the District of Columbia Court of Appeals.

The D.C. Courts, Human Resources Division will forward your application to the Benefits Administrator.

If Your Application is Denied

If your application for retirement benefits is denied in whole or in part, the Benefits Administrator will notify you in writing. The notice will advise you of your right to request reconsideration of the denial and the time limits for doing so.

You must submit your request for reconsideration to the Benefits Administrator in writing within 30 days from the date of the denial. Your request must include:

- your name;
- your address;
- your date of birth;
- the claim number (if applicable); and
- a statement of the basis for the request.

If your reconsideration request is denied, you will receive written notice from the Benefits Administrator with the specific reason for the denial, your right to an administrative appeal, and how to do so.

If you submit an administrative appeal to the Benefits Administrator, your appeal must include the same information as your original request for reconsideration and state the basis for your appeal. The Benefits Administrator must receive the appeal within 30 days from the date of the reconsideration decision.

The Benefits Administrator's final decision on the appeal will be in writing, will fully set forth the Benefits Administrator's findings and conclusions on the appeal, and will contain notice of your right to judicial review of the decision.

Judicial Review

An individual whose claim has been denied (in whole or in part) by the Benefits Administrator in a final decision may file a civil action in the United States District Court for the District of Columbia. The action must be filed within 180 days of the date of the final decision from the Benefits Administrator.

Continuing Your Health Insurance, Life Insurance, Dental and Vision Insurance, and Long-Term Care Benefits

Health and Life Insurance

Generally, you must have at least five years of continuous health and/or life insurance* coverage immediately prior to your retirement date to continue your coverage into retirement. The five-year requirement for health insurance coverage will not apply if you retire on a disability whether voluntary or involuntary. In addition, the Office of Personnel Management (OPM) has the sole discretion to waive the health coverage requirements for annuitants in exceptional circumstances. Under certain circumstances, your former spouse who is party to a QDRO and your surviving spouse may also be eligible to continue receiving health insurance coverage.

A spouse or former spouse who is receiving a survivor annuity under the Plan may be eligible to continue health insurance coverage if you had Self plus One or Self and Family coverage.

Federal Employees Dental and Vision Program (FEDVIP) and Federal Long-Term Care Insurance Program (FLTCIP)

Generally, your FEDVIP enrollment will continue into retirement if you retire on an immediate annuity or disability retirement, regardless of the length of time you had FEDVIP coverage as an employee. There is no requirement to have coverage for 5 years of service prior to retirement to continue coverage into retirement, as there is with the FEHB program.

Prior to your retirement, contact the D.C. Courts, Human Resources Division for more direction on continuing and paying for these benefits after retirement.

Application for enrollment in FLTCIP is currently suspended as of December 2022. This means individuals not enrolled prior to suspension may not apply for coverage and current enrollees may not apply to increase their coverage.

*** The U.S. Office of Personnel Management negotiates and administers the health insurance program, life insurance program, FEDVIP and FLTCIP. The Benefits Administrator only provides forms for health and life insurance. Please contact the Benefits Administrator to get information on how to enroll in FEDVIP and FLTCIP.**

For information regarding health insurance, life insurance, FEDVIP and /or FLTCIP please refer to Contact Information on page 29.

Receiving Your Benefit

Provided the Benefits Administrator has all of the required documents, it usually takes between 30 and 60 calendar days after the Benefits Administrator receives your retirement package from the D.C. Courts, Human Resources Division before you receive your first payment. Your annuity is payable to you on the first business day of each month.

Provided the Benefits Administrator has all the required documents, it usually takes between 30 and 60 calendar days after the Benefits Administrator receives your retirement package from the D.C. Courts, Human Resources Division before you receive your first payment. Your annuity is payable to you on the first business day of each month.

NOTE: It is important that you contact the Benefits Administrator if you move or change your designated financial institution. Your annuity may be delayed if you fail to update your records.

Receiving a Retirement or Survivor Benefit Involving a Qualified Domestic Relations Order (QDRO)

Retirement Benefit

If a QDRO awards your former spouse all, or a portion, of your retirement benefit, his/her benefit payments will stop if your retirement benefit payments stop or if he/she predeceases you. If benefit payments to a former spouse stop due to his/her death, your future retirement benefit payments will be restored to the amount it would have been had a QDRO not been issued.

Survivor Benefit

If a QDRO awards a survivor benefit to your former spouse, he/she will begin receiving the benefit upon your death. A survivor benefit paid to a former spouse will stop if he/she remarries prior to reaching age 55 or when he/she dies.

Refunds

In certain situations, you, your survivor, or your designated beneficiary may be entitled to a refund of contributions made to the Retirement Plan. Certain refunds are defined in the Glossary of Terms under: [Lump Sum Credit for Retirement](#) and [Lump Sum Credit for Survivor Benefit](#). For information regarding refunds, please see the following sections in this booklet: When You Die or After Death on page 8; If You Leave Work on page 8; Lump Sum Credit for Survivor Benefits on page 10; and If You Have Not Elected the Survivor Benefit on page 11.

Rollovers

If you are eligible for a lump sum refund, you may choose to roll it over to another qualified plan or an IRA. For more information, ask the Benefits Administrator for the Rollover Information Sheet.

Frequently Asked Questions

1. Who should I call if I have a question about my retirement plan?

If you are an active judge, you should contact the D.C. Courts, Human Resources Division. Retirees should contact the Benefits Administrator. See page 28 for contact information.

2. How much do I have to pay for my retirement benefit?

You must deposit 3.5% of your basic salary. These contributions are deducted from your pay (after tax).

3. How much do I have to pay if I want a survivor benefit for my spouse and/or eligible child(ren)?

You must make contributions of 3.5% of your basic salary while an active judge, as well as 3.5% of your retirement benefits. This is in addition to the mandatory 3.5% contributions you make toward your retirement benefit while an active judge. The additional contributions for a survivor benefit begin the date of your appointment.

4. How is my retirement benefit calculated?

Your retirement benefit is calculated using a formula consisting of your years of total service and your basic salary immediately before you retire. See page 15 for details.

5. Will federal taxes and state taxes be taken out of my retirement benefit?

For federal taxes, you will be asked to complete a W-4P tax withholding form before you retire. State taxes may be withheld for Maryland, Virginia or Washington, D.C. You may also complete the appropriate state tax form before you retire. Contact the Benefits Administrator for the appropriate forms after retirement.

6. If my service is divided between civilian service and judicial service, do I receive credit for my civilian service?

Yes. If your military or civilian service is creditable under § 8332 of Title 5 of the United States Code, you can choose to have this service included in the calculation of your retirement benefit. If you have not received a refund of your contributions for your civilian service, you may transfer the service to the Plan by transferring the contributions to the Plan. If you received a payout the contributions you made for the civilian service you wish to transfer, you may transfer the service by making a deposit to this Plan equal to 3.5% of the salary you received plus interest.

You do not need to transfer or make a deposit for the military portion of the CSRS creditable service that you transferred to the Plan. Service under the Federal Employees Retirement System (FERS) may not be transferred to the Plan. See page 13 for more information.

7. Am I eligible to retire?

You should contact the D.C. Courts, Human Resources Division to make an appointment to discuss your eligibility for retirement.

8. Can I get an estimate of my retirement benefit?

Yes. Contact the D.C. Courts, Human Resources Division to receive an estimate of your retirement benefit.

9. Can I have my annuity payments directly deposited into my bank account?

Yes. Contact the Benefits Administrator for a direct deposit form. Complete and sign the form and return it to the Benefits Administrator.

10. When will I receive my first benefit payment?

It usually takes between 30 and 60 calendar days after the Benefits Administrator receives your retirement package before you receive your first payment.

11. Can I continue my health and life insurance benefits when I retire?

Generally, you must have at least five years of continuous health and/ or life insurance coverage immediately prior to your benefit commencement date in order to continue your coverage into retirement. The five-year requirement for health insurance coverage will not apply if you retire on a disability. In addition, OPM has the sole discretion to waive the health coverage requirements for annuitants in exceptional circumstances. Under certain circumstances, your former spouse who is party to a QDRO and your surviving spouse may also be eligible to continue receiving health insurance coverage. For more information on QDROs, see page 6.

12. Can I change my health plan?

Yes. Each year during open season, which is usually in November and December, you will receive information about available health plans.

You may also change your health plan if you experience a Qualifying Life Event (QLE) such as a change in family status (marriage, birth of a child, divorce, death of a spouse or dependent, dependent turns age 26). Contact the Benefits Administrator for further information and an application to change your health plan.

13. Will I receive a cost-of-living increase?

Yes, you will receive a cost-of-living increase each December when there has been a year-to-year increase in the relevant Consumer Price Index. Increases are reflected in your January benefit payment.

14. Who is my beneficiary for my life insurance?

For information regarding life insurance coverage, your life insurance beneficiary designation, or to change your beneficiary designation, you must contact one of the following offices:

- if you are an active judge, you must contact the D.C Courts, Human Resources Division.
- if you are retired, you must contact the Benefits Administrator. Please see page 28 for contact information.

15. If I move, whom should I notify with my new address?

If you move to a new address, contact the Benefits Administrator to update the address where your earnings statement and other important information is sent.

16. If I marry after I retire, can I elect a survivor benefit?

Yes. You may elect a survivor benefit within six months of your marriage. If you elect the survivor benefit after you retire, you must make a deposit of 3.5% of your basic salary plus interest, and if applicable, 3.5% of retirement benefits you received plus interest, back to the starting date of your judicial service. In addition, if you purchase or had purchased creditable civilian service, you must also contribute an additional 3.5% of the basic salary you earned in civilian service, plus interest. Contact the Benefits Administrator for more information.

Frequently Asked Questions for Survivors

1. How do I report a death?

If you are an active judge, your beneficiary should contact the D.C Courts, Human Resources Division. If you are a retiree or survivor, your beneficiary should contact the Benefits Administrator. All benefit payments received after the date of death of a retiree or survivor must be returned.

2. How do I receive my survivor benefit?

You must complete an application for the survivor benefit. If the Judge dies in service, contact D.C. Courts, Human Resources Division for instructions. If the Judge dies in retirement, contact the Benefits Administrator for the application and instructions. If you receive any retiree benefit payments after the retiree's date of death, you must return them.

3. How long can a surviving spouse receive the survivor benefit?

A surviving spouse is eligible to receive the survivor benefit for his or her lifetime unless he or she remarries before reaching age 55.

4. How long can a child(ren) survivor receive a survivor benefit?

A child(ren) survivor will receive a survivor benefit until the earliest of the following occurs:

- the child dies;
- the child marries; or
- the child turns 18, or if a full-time student, age 22.

If the child is a full-time student, the child and the academic institution must complete a Student Certification Form every semester. If the student remains in school, he or she can continue to receive a benefit up to the age of 22. Payments to an unmarried child who is incapable of self-support because of a mental or physical disability that occurred before age 18 will terminate when he or she marries, recovers from the disability, or dies—whichever occurs first.

Contact Information

The Benefits Administrator (the Department of the Treasury, Office of D.C. Pensions) is available to answer your questions concerning your retirement benefits and other related retirement matters. Additionally, the Benefits Administrator makes findings on facts, conclusions of law, and decisions regarding eligibility for normal and voluntary disability retirement benefits.

Contact	Area	Address/Phone
Department of the Treasury, Office of D.C. Pensions	<ul style="list-style-type: none"> ▪ To process retirement and survivor benefits ▪ To request a refund of judicial service contributions ▪ To process and calculate purchase of service and transfer of service requests ▪ To file a reconsideration request if your benefit is denied ▪ To file an appeal if your request for reconsideration is denied ▪ To change your beneficiary ▪ To report a death of a retiree or survivor ▪ For more information about health or life insurance (retired judges) 	Department of the Treasury Office of D.C. Pensions 1500 Pennsylvania Ave., N.W. Washington, D.C. 20220 202-622-0800

Below are other phone numbers and addresses for more specific information.

Contact	Area	Address/Phone
D.C. Courts, Human Resources Division	<ul style="list-style-type: none"> ▪ To request an estimate of your retirement benefit ▪ To change your beneficiary designation ▪ To report a death of an employee ▪ To request an application for a lump sum credit payment ▪ To discuss your eligibility for retirement ▪ To submit a retirement application ▪ To elect a survivor benefit ▪ For information about health insurance or life insurance (active judges) ▪ To find out if your non- judicial service is creditable 	<p>D.C. Courts Division 500 Indiana Ave., N.W. Washington, D.C. 20001</p> <p>Attn: D.C. Courts, Human Resources Division</p> <p>202-879-4205</p>
Office of Personnel Management (OPM)	<p>For information about health insurance, life insurance, FEDVIP and FLTCIP</p>	<p>U.S. Office of Personnel Management, Retirement Operations Center</p> <p>P.O. Box 45 Boyers, PA 16017-0001</p> <p>724-794-2005</p>
Executive Office of the Courts D.C. Commission on Disabilities and Tenure	<p>For information about the administration and management of the District of Columbia Courts. Oversees all Court System divisions, while providing support generally to the District's judicial system and the two courts specifically.</p> <p>Makes findings of facts, conclusions of law, and decisions regarding involuntary disability retirement</p>	<p>D.C. Superior Court</p> <p>500 Indiana Ave., N.W. Washington, D.C. 20001</p> <p>202-879-1700</p> <p>D.C. Superior Court 515 5th St, N.W. Building A Room 312</p> <p>Washington, D.C. 20001</p> <p>202-727-1363</p>

Glossary of Terms

Active Judge means a judge who is employed by D.C. Courts, receiving a salary, and not retired.

Basic Salary means the annual salary you received as an active judge.

Benefits Administrator means the Department of the Treasury, Office of D.C. Pensions.

Child(ren) means:

- an unmarried child under 18 years of age, including an adopted child, a stepchild, or a recognized natural child.
- an unmarried child regardless of age who is incapable of self- support because of a mental or physical disability that occurred before he or she reached age 18.
- an unmarried child between 18 and 22 years of age who is a student regularly pursuing a full-time course of study or training in residence in a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution.

For purposes of this plan, a child who is a student (as defined above) whose 22nd birthday occurs before July 1 or after August 31 of a calendar year, is considered 22 years of age on the first day of July after his or her 22nd birthday.

A child will continue to be considered a student during a break between school terms (of five or fewer months) provided the child shows that the child intends to continue his or her education at the same or different school during the school term immediately after the break.

Creditable Civilian Service means civilian service performed by the judge that is otherwise creditable under § 8332 of Title 5 of the United States Code (Civil Service Retirement System, including most service with the D.C. Government commencing before October 1, 1987, but does not include service under the Federal Employees Retirement System). Each month of credited service equals 1/12 of a year.

Credited Service means military and civilian service performed by the judge that is otherwise creditable under § 8332 of Title 5 of the United States Code (Civil Service Retirement System, including most service with the D.C. Government commencing before October 1, 1987, but does not include service under the Federal Employees Retirement System). Each month of credited service equals 1/12 of a year.

Deferred Retirement is the benefit a judge may elect to receive at a later date if he or she leaves the bench after at least 10 years of judicial service but before reaching the age at which he or she may begin receiving a retirement benefit. The eligibility requirements for a deferred retirement benefit are the same as those listed for regular and early retirement benefits.

Disability Retirement is the retirement benefit a judge may voluntarily elect if he or she has at least five years of service (including civilian service performed by the judge that is creditable under 5 U.S.C. §8332), if he or she has a mental or physical disability that is or is likely to become permanent and that prevents or seriously interferes with the performance of his or her judicial duties.

Early Retirement is the reduced benefit a judge who retires before age 60 with at least 10 and fewer than 20 years of judicial service may elect to receive at the later of age 55 and the judge's date of retirement. The portion of the retirement benefit that is based on judicial service is reduced by 1/12 of 1% for each month or a fraction of each month that the judge is under age 60 at the time the reduced retirement benefit payments begin.

Final Basic Salary means the annual salary you received as a judge immediately before your retirement date.

Former Spouse means a person whose marriage to an employee or retiree has been subject to a divorce, annulment, or legal separation resulting in a court order, except that with respect to an award of a survivor annuity, the term additionally means a living person:

- who was married for at least nine months to an employee or retiree who performed at least 18 months of credited service in a position covered by the District of Columbia Judges', Teachers', or Police Officers and Firefighters' Retirement Plans (D.C. Code § 1-529.03(a)); and
- whose marriage to the employee or retiree was terminated prior to the death of the employee or retiree.

Involuntary Disability Retirement is the retirement benefit you may receive if determined by the Commission on Judicial Disabilities and Tenure that your disability is likely to become permanent and prevent or interfere with your judicial duties. There are no service requirements for this type of retirement benefit.

Judge means any judge (except Magistrate Judges) in the District of Columbia Court of Appeals or the Superior Court or any person with judicial service, including the Executive Officer of the Courts. (See page 12).

Judicial Service means service as a judge in the District of Columbia Court of Appeals, the Superior Court, or the former Juvenile Court of the District of Columbia, District of Columbia Tax Court, Police Court, Municipal Court, Municipal Court of Appeals, District of Columbia Court of General Sessions or as the Executive Officer of the Courts. Months and days of judicial service are included as a fractional part of a year.

Lump Sum Credit for Retirement means the unrefunded amount consisting of:

- retirement deductions made from the basic salary of a judge; and
- amounts deposited covering earlier judicial and other creditable service.

Lump Sum Credit for Survivor Annuity means the unrefunded amount consisting of:

- survivor benefit deductions made from the salary of an active judge or retirement benefit of a retired judge; and
- amounts deposited for survivor benefit covering earlier judicial and other creditable service.

Lump Sum Refund is the payout of contributions you have made from your account.

Maximum Retirement Benefit is the cap on a retirement benefit of a judge. The maximum benefit cannot exceed 80% of the judge's basic salary immediately prior to his or her date of retirement.

Qualified Domestic Relations Order (QDRO) means a qualifying court order issued by a court on or after March 16, 1989 that must state:

- whether your former spouse is entitled to a survivor benefit or whether you must provide a survivor benefit for your former spouse;
- your former spouse's share of your benefit as a fixed-dollar amount or a percentage or a fraction of a retirement benefit; and
- whether your former spouse should receive a payment directly from the Treasury Department.

Regular Retirement is the retirement benefit that is available to all judges with 20 or more years of judicial service at age 50, or to judges with 10 or more years of judicial service at age 60.

Retire and **Retirement** includes retirement, resignation, or failure to be recommissioned or reappointed upon the expiration of a commission.

Retirement Benefit means the monthly sum to which a retired judge is entitled by law.

Senior Judge means a retired judge employed as an active judge.

Spouse is the husband or wife of a judge who has been married to the judge for at least two years or is the parent of child(ren) by the marriage.

Total Service means the total of years, months and days of judicial service and the years and months of credited service.

Unexpended Contribution is the excess, if any, of the total amount of retirement and survivor contributions over the aggregate amount of retirement and survivor benefits paid.



