

District of Columbia Police Officers and Firefighters' Retirement Plan



SUMMARY PLAN DESCRIPTION 2017



District of Columbia Police Officers and Firefighters' Retirement Plan Summary Plan Description

This Summary Plan Description (**SPD**) provides an overview of the benefits provided to you and your survivors and beneficiaries under the District of Columbia Police Officers and Firefighters' Retirement Plan (the Police and Fire Retirement Plan or the **Plan**) and includes relevant procedural information. The Plan is a governmental defined benefit plan qualified under section 401(a) of the Internal Revenue Code. The current statutory Plan provisions are contained in Title 5, Chapter 7 (sections 5-701 et seq.) of the Code of the District of Columbia (**D.C. Code**). The U.S. Department of the Treasury (**Treasury Department**) has also issued administrative regulations pertaining to the 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 SPD and the D.C. Code or the administrative regulations, the D.C. Code and the regulations will govern.

Responsibility for the Police and Fire Retirement Plan

Under Title XI of the Balanced Budget Act (**BBA**) of 1997, Public Law 105-33, as amended, the Treasury Department and the District of Columbia (**D.C. or District**) government share responsibility for the payment and administration of Plan benefits. Generally, the Treasury Department is responsible for paying benefits attributable to service accrued by a police officer of the District of Columbia Metropolitan Police Department (**MPD or Police Department**) or firefighter of the District of Columbia Fire and Emergency Medical Services Department (**FEMS or Fire Department**) on or before June 30, 1997, pursuant to the Plan provisions in place at that time (referred to as the "Frozen Plan"). The District is responsible for paying benefits attributable to service accrued after June 30, 1997, in accordance with the Plan provisions after June 30, 1997 (referred to as the "Replacement Plan"). The District of Columbia Retirement Board (**DCRB**) is the **Benefits Administrator** for both the District Government and the Treasury Department. For more information about how the Plan is administered, see "Administrative Information" on pages 65-67.

Collective Bargaining Agreements

Collective bargaining agreements may affect your retirement benefit. For more information about collective bargaining agreements, you must contact your collective bargaining unit (see page 71).

Legislative Amendments

DCRB will advise you of legislative changes that may affect retirement or survivor benefits after the publication of this SPD.

Please note that District legislation enacted after June 30, 1997, only affects benefits based on service accrued after June 30, 1997

Because this SPD contains important information for you and your survivors, you should share this SPD with your family. The SPD is also available online at <https://www.dcrb.dc.gov>.

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FAST FACTS ABOUT YOUR PLAN

Participation

You are automatically enrolled in the Police and Fire Retirement Plan as an active **Plan member** when you begin **active duty** as a police officer with the Police Department or as a firefighter with the Fire Department.

You must contribute a portion of your salary to help pay for your retirement benefit. Your retirement benefit is based on a formula set by the Plan and is funded by your contributions, employer contributions, and earnings on the investment of those contributions. Your contributions are automatically deducted from your pay.

Retirement Benefits

The retirement tier you belong to determines your retirement eligibility requirements and the amount of your retirement benefit. Your date of hire determines which tier you are under. **Tier 1** members were hired before February 15, 1980; **Tier 2** members were hired from February 15, 1980 through November 9, 1996; and **Tier 3** members were hired on or after November 10, 1996.

Your **total creditable service** is used to calculate the amount of your retirement benefit. It includes your years of **police officer or firefighter service** and may also include authorized **lateral transfer service**, and/or **other creditable service**.

Your **base pay**, **average base pay**, or **final salary** is also used to calculate the amount of your retirement benefit. In addition, your average base pay, final salary, or **adjusted average base pay** is used to calculate a **regular survivor benefit** that may be paid to your survivor(s).

To retire under optional retirement, Tier 1 members must have 20 years of police officer or firefighter service. Tier 2 and Tier 3 members must have 25 years of police officer or firefighter service and Tier 2 members must also be at least age 50. Mandatory retirement for both police officers and firefighters is age 60, regardless of whether you meet the years of service requirement. Extensions of the mandatory age may be granted by the **Mayor**.

If you become disabled and cannot perform your duties as a police officer or firefighter, you may be eligible for a service-related or non-service-related disability retirement benefit.

If you leave the Police or Fire Department before you retire and you have at least five years of police officer or firefighter service, you are vested (called **terminated vested**) and may choose to receive a **deferred retirement benefit** (beginning the month you reach age 55) or a **lump-sum refund of your retirement contributions**. If you leave with fewer than five years of police officer or firefighter service, you are not vested and must receive a lump-sum refund of your retirement contributions.

Survivor Benefits

Upon your death, your **eligible surviving spouse** and **eligible surviving children** will receive a regular survivor benefit.

PLAN PARTICIPATION

You are automatically enrolled in the Plan when you begin active duty as a police officer or firefighter. Because your participation in the Plan is mandatory, you do not need to do anything to enroll.

Election to Change Retirement Tier

Your active duty hire date determines which retirement tier you are under (Tier 1, Tier 2, or Tier 3). The Metropolitan Police Department Retirement Options Amendment Act of 2008 (**Retirement Options Act**) allows active Plan members to make a one-time irrevocable election to participate in a different retirement tier by paying the full actuarial cost of the Tier change (which includes employer contributions attributable to the switch). This election, however, only applies to optional retirement and not to disability or deferred retirements. For more information or to make an election, you must contact the DCRB Member Services Center.

Lateral Transfer or Hire

If you transferred from being a single role Emergency Medical Technician (**EMT**) or paramedic with the Fire Department to become a uniformed EMT firefighter with the Fire Department under the Paramedic and Emergency Medical Technician Lateral Transfer to Firefighting Amendment Act of 2001 (**Lateral EMT Act**) after October 2, 2001, you are transferred into Tier 3. Upon your transfer, you will no longer be covered under the District's 401(a) defined contribution plan or the Federal Government's Civil Service Retirement System (**CSRS**), if applicable. Your prior civilian EMT/Paramedic service will apply under the Plan for determining vesting and retirement eligibility, but that time must be purchased to be included in calculating your retirement benefit.

If you were hired by the Police Department under the Lateral Appointment of Law Enforcement Officers Act of 2000 (**Lateral Law Enforcement Act**) after January 11, 2000 as a lateral law enforcement officer (**LLEO**), you are automatically enrolled in the Plan as a new hire (Tier 3). Your prior law enforcement service does not apply under the Plan toward your retirement eligibility or retirement benefit unless you purchase your prior LLEO service at the full actuarial cost. Your prior service does not apply toward vesting.

For more information about receiving credit for your lateral transfer service, see pages 17 and 19.

Your Mandatory Retirement Contributions

As a Plan participant, you share in the cost of funding your retirement benefit. To help pay for your retirement benefit and any benefits that may be paid to your survivor(s), you are required to make retirement contributions to the District of Columbia Police Officers and Fire Fighters' Retirement Fund (the **Retirement Fund** or Fund) while you are an active Plan member. Each pay period, your mandatory retirement contribution is automatically deducted from your pay. Your contributions are:

- 7% of your base pay, if you were hired before November 10, 1996, or
- 8% of your base pay, if you were hired on or after November 10, 1996.

Note: To request a detailed summary of your retirement contributions, you must contact the District's Office of Pay and Retirement Services (OPRS) for a copy of your Individual Retirement Record (IRR).

You are 100% vested in your mandatory Plan contributions, so that, if you leave the Police Department or Fire Department before you retire, you do not forfeit your mandatory contributions. You are entitled to receive a refund of all your mandatory Plan contributions, but not a refund of any employer contributions or investment earnings on your mandatory Plan contributions. See "Refund of Contributions" on page 11.

Your Service Deposits

You may be able to receive credit under the Plan toward your retirement benefit for prior military service or prior civilian service under CSRS. However, you may be required to make service deposits to the Retirement Fund for this service to be credited. The applicable service deposit amounts are calculated by DCRB. You must complete your service deposits while you are an active Plan member. For more information, see "Other Creditable Service" on pages 19-21.

Leaves of Absence

You can take up to six months of approved leave without pay each calendar year and continue to participate in the Plan without having to make mandatory contributions. You may also continue to participate in the Plan while you are on military leave or approved union leave.

Military Leave Due to War or National Emergency

If you leave active duty to enter the military service during a period of war or national emergency proclaimed by the President or declared by Congress, you will not be considered separated from your position by reason of that service, as long as:

- you do not apply for and receive a lump-sum refund of your contributions to the Plan,
- you receive an honorable discharge from the military, and
- you return to your active duty position at the end of such period of military leave that lasts no longer than five years.

You are not required to make any contributions for this military leave to count toward your retirement.

If you die while you are performing this military service, your survivors may be entitled to survivor benefits as if you died while actively employed by the Police Department or Fire Department.

Union Leave

If you take approved union leave without pay to serve as a full-time officer or employee of a labor organization that bargains with the D.C. Government on behalf of police officers or firefighters, you may elect

to receive credit for that time by notifying the MPD Office of Human Resources (**MPD-OHR**) (police officers) or the District of Columbia Human Resources (**DCHR**) Office (firefighters) within 60 days after your leave begins. You must arrange to continue to make contributions to the Plan throughout the period of leave equal to the mandatory retirement contributions you would have otherwise made, plus the contributions the District Government would have made on your behalf, as if you were not on leave.

Note: If you continue to receive your MPD or FEMS salary during your union leave, your mandatory contributions continue to be deducted from your base pay, and the above provision does not apply.

Refund of Contributions

If you leave the Police Department or Fire Department before you retire and you either request or are required to receive a lump-sum refund of your Plan contributions, your refund will include your mandatory retirement contributions and any service deposits you may have made. If you receive a refund, your Plan participation ends and you will not receive any future benefit from the Plan unless you are eligible to make a redeposit before age 55.

Your refund may be eligible for rollover into another eligible retirement plan or an individual retirement account or annuity (IRA). The taxable portion of a refund taken before age 59½ may be subject to an additional 10% federal income tax if not rolled over.

If You Separate Before Retirement

If you separate from the Police or Fire Department (for reasons other than retirement), your active participation in the Plan ends. If you separate with at least five years of police officer or firefighter service, you are a terminated vested member and you may elect to receive a deferred retirement benefit beginning the month you turn age 55, or an immediate lump-sum refund of your contributions to the Plan. Your election should be made when you leave MPD or FEMS.

If, after electing a deferred retirement benefit, you wish to receive a refund before you reach age 55, you may do so. However, upon taking a refund, your Plan participation ends, you forfeit your service credit, and you will no longer be entitled to receive a deferred retirement benefit unless you redeposit your refund amount (plus interest) prior to reaching age 55. To do so, you must contact the DCRB Member Services Center.

If You Return to Work Before Retirement

If you leave the Police or Fire Department for reasons other than retirement and you are later rehired by the Police or Fire Department as a police officer or firefighter, you may be eligible to receive credit for the police officer or firefighter service you earned prior to your break-in-service.

If you did not receive a refund after leaving MPD or FEMS, you automatically retain your previous service credit when you return to work.

If you received a refund after leaving MPD or FEMS, you may regain your previous service credit by

redepositing your refunded amount, plus any required interest. You must make your redeposit and payment method elections upon your rehire. You may redeposit the amount in a lump-sum payment or in monthly installments. Monthly installments are made through post-tax payroll deductions and cannot exceed 60 months. Your redeposit must be completed prior to your retirement date. For a calculation of the amount you need to redeposit and for the redeposit methods, contact the DCRB Member Services Center.

Your original date of hire and contribution rate (7% or 8%) will apply and you will start earning credit again on the day you return to work. However, the time between your separation date and your rehire date will be treated as a non-creditable break-in-service unless any of it is allowed to be credited under the Plan.

If you do not make a redeposit to restore your prior service upon your rehire, you will be treated as a new hire under the Plan.

If You Return to Work After Retirement

If you are reemployed by the D.C. Government after you have retired, you will continue to receive your retirement benefit from the Plan, but your salary may be reduced (not less than federal minimum wage law) by the amount of your retirement benefit based on the position to which you return. It is the responsibility of the District agency that rehires you to offset your salary. You cannot elect to waive payment of your retirement benefit to avoid the salary offset.

EXAMPLE:

Martin is receiving a \$25,000 annual retirement benefit from the Plan. His new job within the D.C. Government pays him \$65,000 per year. The salary from his job is reduced to \$40,000 (\$65,000 - \$25,000) so the total amount of the income he receives (both from his salary and his retirement benefit) equals \$65,000.

The salary offset also applies if you return to work at MPD or FEMS after you have retired (unless you are reinstated). In addition, you cannot participate in the Plan again and contribute to the Retirement Fund. Your retirement benefit will continue to be paid and you will not receive any additional service credit toward your retirement benefit. However, if you are a retired police officer, your salary will not be reduced if you begin employment after retirement (optional and deferred only) as a fully sworn temporary (full-time or part-time) police officer with MPD or as a temporary (full-time or part-time) employee of the Department of Forensic Sciences, or as public school security personnel.

LIFE EVENTS

It is important that you notify MPD-OHR (active-duty police officers), DCHR (active-duty firefighters), and/or the DCRB Member Services Center (retired or terminated vested police officers and firefighters, and survivors) of any events that require a change in the information in your records, such as a change of marital status, address and/or financial institution, or death of a dependent. Failure to timely notify MPD-OHR, DCHR or DCRB of such changes may cause administrative delays resulting in benefit payment suspensions or benefit overpayments or underpayments. Such life events may also affect your retirement benefit and your survivor's benefit, as well as health and life insurance coverage.

Status of Marriage

If you marry or divorce, you should update your records accordingly.

If your status changes before you retire, you should contact your respective HR office. You may wish to change your **beneficiary** designation for any available refund from the Plan of your retirement contributions in the event no survivor benefit is payable. You should also update your beneficiary designation for any life insurance proceeds that may be payable upon your death.

Similarly, if your status changes after you retire, you should contact DCRB to make changes to any applicable beneficiary designations, health insurance information, or tax withholding.

The importance of updating your records is described below under "When You Die". Upon your death, your spouse may be eligible for a survivor benefit described under "Survivor Benefits" on pages 45-53.

Qualified Domestic Relations Orders

If you divorce, the Plan may be required to pay benefits to your **former spouse**. The amount and type of benefit depends upon the terms of your divorce contained in your **qualified domestic relations order (QDRO)**. Your QDRO, however, cannot provide your former spouse with greater or different benefits than allowed under the Plan. If DCRB receives a QDRO that it determines is acceptable to the Plan as a qualifying court order under the D.C. Spouse Equity Act of 1988, your former spouse may receive a portion of your retirement benefit and/or a survivor benefit. An award of a survivor benefit may preclude a terminated vested member from electing a refund. QDROs issued after your death are not acceptable.

To be acceptable by DCRB, the QDRO must identify, among other things:

- your former spouse's share of your retirement benefit as a fixed-dollar amount or a percentage or fraction of your benefit, and
- whether your former spouse is entitled to all or a portion of a survivor benefit.

If your former spouse is receiving survivor benefit payments and remarries before age 55, his/her payments permanently cease. In this event, if you have remarried, your current surviving spouse may be eligible for the remaining survivor benefit.

For more information on QDROs and to request a D.C. Spouse Equity Act Information Statement, please contact the DCRB Member Services Center.

If You Become Disabled

If you become disabled in the line-of-duty, you may be eligible for a **service-related disability** retirement benefit regardless of your years of service with the Police or Fire Department.

If you become disabled outside of the line-of-duty, you may be eligible for a **non-service-related disability** retirement benefit, *provided* you have *at least* five years of service with the Police or Fire Department.

In either event, you must contact the Police and Fire Clinic (**PFC**). For more information, see “Applying for a Disability Retirement Benefit” on page 57; and “Disability Retirement Benefit” on pages 37-42 (Tiers 2 and 3).

If You Plan to Apply for an Optional Retirement Benefit

At least 60 days before your proposed retirement date, you must provide a written request to the Chief of the Police or Fire Department stating your intention to retire on a specific date. You may also request that the Chief waive the 60 day notification requirement. Simultaneously, you must obtain an Optional Retirement Application and submit your completed application to MPD-OHR (police officers) or DCHR (firefighters). You do not need to wait for the Chief’s approval before submitting your application. For more information, see “Applying for an Optional Retirement Benefit” on pages 55-56; and “Optional Retirement Benefit” on pages 33-35 (Tiers 2 and 3).

When You Die

Upon your death, your survivors will need to contact either MPD-OHR or DCHR (if you were active); the Police and Firefighters’ Retirement and Relief Board (**PFRRB**) (if you were retired); and/or the DCRB Member Services Center (if you were terminated vested or retired) to notify the Plan of your death and request information for filing claims for any survivor benefits and/or lump-sum payments. Survivor benefits are described on pages 45-53 and information about applying for those benefits is on page 57-58.

Death During Employment	Death During Separation	Death During Retirement
<p>If you die while employed as a police officer or firefighter, your eligible surviving spouse and eligible surviving child(ren) will be entitled to a survivor benefit in the form of a survivor <u>annuity</u>.</p> <p>If you have no such survivors eligible for a survivor annuity, a refund of your mandatory retirement contributions and service deposits will be paid out under the order of precedence.</p>	<p>If you are terminated vested and you die in or after the month you turned, or would have turned, age 55, your eligible surviving spouse and child(ren) will be entitled to a survivor annuity even though you did not begin to receive your deferred retirement benefit.</p> <p>If you have no such survivors eligible for a survivor annuity, a refund of your Plan contributions will be paid out under the order of precedence.</p>	<p>If you die after you retire, your eligible surviving spouse and child(ren) will be entitled to a survivor annuity. However, if you die shortly after retirement without leaving an eligible survivor, and the amount of the retirement benefit payments you received did not exceed the total amount of your Plan contributions, your <u>remaining retirement contributions</u> will be paid out under the order of precedence.</p>

Also, if you die during retirement, any unpaid portion of your retirement benefit payable during the month of your death will be paid in a lump sum under an order of precedence regardless if a survivor annuity is paid (this also applies to a deceased alternate payee's unpaid assigned share of a retirement benefit under a QDRO and to a deceased survivor annuitant's unpaid portion of his/her survivor annuity).

Order of Precedence for Lump-Sum Payments

The Plan follows two orders of precedence. One applies for payment of any outstanding Plan contributions remaining at your death, and the other applies for payment of any outstanding retirement benefit due at the time of your death.

Unrefunded/Remaining Retirement Contributions

If you die before you retire without leaving a survivor eligible for a survivor annuity, the amount you contributed to the Plan

...will be paid in a lump-sum to the first living person(s) on this list

1. Designated beneficiary
2. Child(ren), and if any child does not survive you, the child(ren) of your deceased child (your grandchild(ren))
3. Parents
4. Appointed representative of your estate
5. Next of kin determined by DCRB under intestate law of the state you lived in at the time of your death
6. No payment will be made

If you die shortly after you retire without leaving a survivor eligible for a survivor annuity, your remaining retirement contributions . . .

Unpaid Accrued Retirement Benefit*

If you die after you retire and you were receiving or you were entitled to receive a retirement benefit at the time of your death, the amount of any unpaid benefit due to you...

...will be paid in a lump-sum to the first living person(s) on this list

1. Eligible surviving spouse
2. Child(ren), and if any child does not survive you, the child(ren) of your deceased child (your grandchild(ren))
3. Parents
4. Appointed representative of your estate
5. Next of kin determined by DCRB under the intestate law of the state you lived in at the time of your death
6. No payment will be made

**Also applies to a deceased alternate payee's unpaid assigned share of a benefit under a QDRO and a deceased survivor annuitant's unpaid survivor annuity.*

Note: The Plan's orders of precedence do not apply to any life insurance payments that may be available at your death or other unpaid compensation from the federal or District governments. Separate written beneficiary designation(s) and orders of precedence apply to those payments.

YOUR SERVICE AND YOUR PAY

Your Service

Your police officer or firefighter service, and any applicable lateral transfer service, are used to determine your eligibility to receive an optional or deferred retirement benefit or a non-service-related disability retirement benefit. Your total creditable service is used to calculate the amount of your optional or deferred retirement benefit (total creditable service is also used to calculate a Tier 1 disability retirement benefit). You can only be credited once for each period of service.

Types of Creditable Service	Description of Service	How Your Service is Counted
Police officer/ firefighter service	Your service time while employed by the Police or Fire Department as an active-duty police officer or firefighter. This service does not include periods of suspension.	Used to determine your <i>eligibility</i> for and to calculate the <i>amount</i> of your retirement benefit.
PLUS		
Lateral transfer service (if applicable)	Your prior service time that meets the requirements of the Lateral Law Enforcement Act or the Lateral EMT Act.	<p><i>Lateral Law Enforcement Act</i> — Used with police officer service to determine your <i>eligibility</i> to retire and included in your total creditable service to calculate the <i>amount</i> of your retirement benefit <i>only</i> if you complete a purchase of service deposit for such service before you retire.</p> <p><i>Lateral EMT Act</i> — Used with firefighter service to determine your <i>eligibility</i> to retire <i>even if</i> you do not complete a purchase of service deposit. Included in your total creditable service to calculate the <i>amount</i> of your retirement benefit <i>only if</i> you complete a purchase of service deposit for such service before you retire.</p>
PLUS		
Other creditable service (if applicable)	Your prior service time in certain civilian positions and active military service.	<p>Certain civilian service is included in your total creditable service to calculate the <i>amount</i> of your retirement benefit <i>only if</i> you complete a purchase of service deposit before you retire.</p> <p>At retirement, active military service is included in your total creditable service to calculate the <i>amount</i> of your retirement benefit. If/when you reach Social Security Full Retirement Age and eligibility, you will lose credit for your active military service and your annuity will be reduced, <i>unless</i> you complete a purchase of service deposit for such service before you retire.</p> <p>Note: Prior civilian service and active military service are not used to determine your <i>eligibility</i> for a retirement benefit, <i>even if</i> you complete a purchase of service deposit for such service.</p>

Types of Creditable Service	Description of Service	How Your Service is Counted
EQUALS		
Total creditable service	Your combined police officer or firefighter service, and any lateral transfer service, and/or other creditable service.	Used to calculate the <i>amount</i> of your retirement benefit. Note: You <i>must</i> complete a purchase of service deposit for lateral transfer service and civilian service. You <i>may</i> need to complete a purchase of service deposit for active military service.

Police Officer or Firefighter Service Credit

You earn police officer or firefighter service credit while you are employed by the Police or Fire Department and you are making retirement contributions to the Plan. **Your police officer or firefighter service does not include periods of suspension.** Police officer or firefighter service may also include:

- military leave (military service performed during a war or national emergency after your hire date with the Police or Fire Department), and/or
- approved leave without pay.

Military Leave

While serving as an active-duty police officer or firefighter, you have the right to take military leave. If the military leave is performed during a war or national emergency, it is included in your police officer or firefighter service. Provided certain conditions are met, you also have the right to reemployment and certain benefits without making contributions. If you take this military leave, you must contact the MPD-OHR (police officers) or DCHR (firefighters) for more specific information.

Approved Leave Without Pay

You can take up to six months of approved leave without pay each calendar year and continue to receive police officer or firefighter service credit without having to make mandatory contributions.

Approved Union Leave Without Pay

If you take approved union leave without pay, you may receive police officer or firefighter service credit as explained above.

Leaves of absence are discussed on pages 10-11.

Note: Your unused sick leave is added to your police officer or firefighter service to calculate the amount of your optional retirement benefit. Unused sick leave is not used to determine your eligibility for an optional retirement benefit, nor is it added to police officer service to determine if a Plan member is eligible to have base pay include longevity pay when calculating an optional retirement benefit. Unused sick leave is not used to calculate a deferred or disability retirement benefit.

Lateral Transfer Service Credit

Lateral Law Enforcement Officer (LLEO) Service

If you were appointed after January 11, 2000, as a LLEO with the Police Department pursuant to the Lateral Law Enforcement Act, you must complete a purchase of service deposit of your authorized lateral transfer service for it to be used to determine your *eligibility* to retire and be included in your total creditable service to calculate the *amount* of your retirement benefit, and to use any longevity pay for your lateral transfer service in your base pay used to calculate your retirement benefit.

You must complete a purchase of service deposit before you retire. The amount of your purchase is equal to the dollar increase in the “present value” of future retirement benefits that result from crediting your prior law enforcement officer’s service. The calculation of the present value of future retirement benefits is based on actuarial assumptions.

For more information and to request a purchase of service deposit calculation, please contact the DCRB Member Services Center.

Lateral Emergency Medical Technician (EMT) Service

If you transferred after October 2, 2001 from a single role EMT or paramedic position with the EMS to become a uniformed EMT firefighter with the Fire Department pursuant to the Lateral EMT Act, your lateral transfer service is used to determine your *eligibility* to retire and whether you are *vested* in the Plan without having to complete a purchase of service deposit. Also, any longevity pay in your base pay due to your lateral transfer service will be included in your base pay that is used to calculate your retirement benefit. However, you must complete a purchase of service deposit to include your lateral transfer service in your total creditable service to calculate the *amount* of your retirement benefit.

Your purchase of service deposit must be completed before you retire. If you are transferring from the District of Columbia 401(a) defined contribution plan, the amount of your purchase of service deposit is equal to the dollar increase in the “present value” of future retirement benefits that result from crediting your lateral transfer service. The calculation of the present value of future retirement benefits is based on actuarial assumptions. If you are transferring from CSRS, the amount of your purchase is described in “Prior Civilian CSRS Service” below.

For more information and to request a purchase of service deposit calculation, please contact the DCRB Member Services Center.

Other Creditable Service

Other service that may be included in your total creditable service to calculate the *amount* of your retirement benefit is:

- civilian CSRS service performed prior to becoming a police officer or firefighter; and
- active military service performed prior to your date of retirement.

To receive credit for your other creditable service, you may need to complete a purchase of service deposit before you retire. You should contact MPD-OHR (police officers) or DCHR (firefighters) for more information and to request a calculation for any purchase of service deposit. If you are terminated vested, you must contact the DCRB Member Services Center.

If you leave the Police or Fire Department before you retire, and you elect or are required to receive a refund, your lump-sum refund will include your service deposits to purchase your lateral transfer or other creditable service noted above. If you are later reemployed, you must redeposit the amount you were refunded (plus interest) to restore credit for that refunded service. For more information, see “Refund of Contributions” on pages 11-12.

Prior Civil Service Retirement System (CSRS) Service

If, prior to becoming a police officer or firefighter, you worked in the D.C. or Federal governments (including work in government-owned or controlled corporations and Gallaudet University), you may receive credit for your prior service covered under CSRS.

For your prior civilian service to be included in your total creditable service, you must have:

- had CSRS retirement deductions, with no Social Security deductions, taken from your pay during your prior service;
- received a refund, including any interest you earned, of all the retirement contributions you made to CSRS during your prior service; *and*
- completed a purchase of service deposit to the Plan while you were an active Plan member.

Your purchase of service deposit must be for the entire amount you were refunded, and must include any interest that accrued during the period that starts on the first day of the first month following the end of your prior service, and ends on the last day of the month before the month in which you make your purchase of service deposit. You may complete your purchase of service deposit in a lump-sum payment or in monthly installments, not exceeding 24 months, through payroll deductions.

Note: Prior service covered under the Federal Employees Retirement System (**FERS**) does not qualify as “other creditable service.”

Active Military Service

If you performed active military service after December 31, 1956 (**post-56 military service**) prior to your hire date with the Police or Fire Department, or during a leave of absence after your hire date with the Police or Fire Department, you may include this service in your total creditable service used in calculating the *amount* of your optional or deferred retirement benefit. You must have received an honorable discharge from the U.S. Army, Navy, Air Force, Marine Corps, or Coast Guard (and National Guard if ordered to active duty).

Note: This section does not apply to military leave during a war or national emergency, or to any six-months of approved leave without pay in a calendar year, which are treated as police officer or firefighter service.

If you receive credit for prior civilian service that includes active military service, you will not receive *additional* credit for the prior active military service. You can only receive credit once for the same period of time.

You are required to complete a purchase of service deposit **before you retire** if you are entitled to or become entitled to receive a **Social Security Retirement Benefit** when you reach Social Security Full Retirement Age (age 65 or older, depending on your date of birth). Failure to purchase your post-56 military service will result in your retirement benefit being recalculated to exclude the credited service. Your recalculated retirement benefit will begin on the first day of the month that you reach the Social Security Full Retirement Age. *The reduction will occur even if you elect not to receive your Social Security Retirement Benefit.*

If you are not entitled to or do not become entitled to receive a Social Security Retirement Benefit, you do not need to complete a purchase of service deposit, but you will need to present verification to DCRB from the Social Security Administration of your ineligibility when you reach Social Security Full Retirement Age. Failure to verify your ineligibility will result in your retirement benefit being reduced and repayment of any benefit overpayment.

If you retired before November 22, 2003, you may complete your purchase at any time before you reach Social Security Full Retirement Age to avoid a reduction in your retirement benefit.

The amount of your service deposit will be 7% or 8% of the base pay you received while you were in the military (the percentage used is the same as your Plan contribution rate), plus any applicable interest.

For more information about post-56 military service, contact:

- MPD-OHR (active duty police officers) or DCHR (active duty firefighters); or
- DCRB Member Services Center if you are retired or terminated vested.

Note: If you are receiving or eligible to receive a military pension based on prior active military service, you will not receive credit at retirement for the same service under this Plan, unless your military pension is for a disability that you incurred during combat or certain other activities in the line of military duty.

Your Pay

Your pay is used to calculate the amount of your retirement annuity and any survivor(s) annuity. It is helpful to understand the terms “base pay”, “average base pay” and “final salary”, which are described in the chart below:

Base Pay	Average Base Pay	Final Salary
<p>Your base pay is your annual pay rate. It includes any differential pay for a special occupational assignment, but does not include overtime, holiday, or military pay.</p> <p>For firefighters, base pay also includes longevity pay. For police officers, base pay includes service longevity pay if you have at least 25 years of police officer service when you retire.</p>	<p>For Tier 1 Plan members, your average base pay is the highest annual pay rate resulting from averaging your base pay over any <i>12 consecutive months</i> as a police officer or firefighter.</p> <p>For Tier 2 and 3 Plan members, your average base pay is the highest annual pay rate resulting from averaging your base pay over any <i>36 consecutive months</i> as a police officer or firefighter.</p> <p>If you were earning at different rates of pay during any of the <i>12 or 36 consecutive months</i>, each pay rate will be calculated based on the length of time that pay was in effect.</p>	<p>Your final salary is the base pay in effect at the time you retire or otherwise separate from service.</p>

EXAMPLE (Tier 1):

Gordon was hired by the Police Department in December 1979 and retired on December 31, 2001. His base pay was \$60,000 for the last 6 months of the year before he retired (July 1, 2001 through December 31, 2001) and \$55,000 for the first 6 months of the year (January 1, 2001 through June 30, 2001). These were his highest pay rates during a 12 consecutive month period. Gordon's average base pay over 12 consecutive months is calculated as follows:

Formula for Calculating Gordon's Average Base Pay (Tier 1)					
12 Consecutive Month Period	Base Pay		Percentage of 12-Month Period		Totals
July 1, 2001 through December 31, 2001	\$60,000	x	0.5	=	\$30,000
PLUS					
January 1, 2001 through June 30, 2001	\$55,000	x	0.5	=	\$27,500
EQUALS					
Gordon's Average Base Pay					\$57,500

EXAMPLE (Tiers 2 and 3):

Tina was hired by the Fire Department in March 1990 and retired on March 31, 2015. Her base pay was \$85,000 for the final 9 months before she retired (July 1, 2014 through March 31, 2015), \$80,000 for the preceding 18 months (January 1, 2013 through June 30, 2014), and \$75,000 for the beginning 9 months (April 1, 2012 through December 31, 2012) of the 36 month period. These were her highest pay rates during a 36 consecutive month period. Tina's average base pay over 36 consecutive months is calculated as follows:

Formula for Calculating Tina's Average Base Pay (Tiers 2 and 3)					
36 Consecutive Month Period	Base Pay		Percentage of 36-Month Period		Totals
July 1, 2014 through March 31, 2015	\$85,000	x	0.25	=	\$21,250
PLUS					
January 1, 2013 through June 30, 2014	\$80,000	x	0.50	=	\$40,000
PLUS					
April 1, 2012 through December 31, 2012	\$75,000	x	0.25	=	\$18,750
EQUALS					
Tina's Average Base Pay					\$80,000

Longevity Pay

After you complete 15, 20, 25, and 30 years of continuous active District police officer or firefighter service, you are entitled to longevity pay. Eligibility for longevity pay is determined by the District. For retirement purposes, firefighters' longevity pay is included in the base pay used to calculate the retirement benefit. Police officers' longevity pay is included in the base pay used to calculate the retirement benefit provided the member has at least 25 years of active police officer service.

EXAMPLE (Tier 2 Suspension):

John was a District police officer for 27 years, but during his employment he was suspended for 6 months. His suspension time does not count as active police officer service. Because John has 26.5 years of active police officer service at retirement, his longevity pay will be included in his average base pay in calculating his retirement benefit.

EXAMPLE (Tier 3 LLEO Transfer)

Peter was a lateral law enforcement officer hired under Tier 3. Upon hire, Peter was granted longevity pay based on his authorized lateral transfer service. After working for the police department for 15 years, he retired under disability retirement but did not purchase his authorized lateral transfer service to have it added to his police officer service for retirement eligibility and his retirement benefit calculation. Peter's longevity pay could not be used in his retirement benefit calculation because he did not retire with at least 25 years of police officer service.

Note: Longevity pay was implemented on August 29, 1972 and, therefore, was not included in retirement benefit calculations before that time.

TIER 1

Retirement Benefits For Plan Members Hired Before February 15, 1980

Optional Retirement Benefit

Tier 2 and 3 members may elect to switch to Tier 1 optional retirement under the Retirement Options Act by paying the full actuarial cost for the tier change.

Eligibility Requirements

You are eligible for an optional retirement benefit at any age as long as you have at least 20 years of police officer or firefighter service (not including periods of suspension). The mandatory retirement age is 60, unless the Mayor permits you to remain as an active-duty police officer or firefighter beyond age 60.

Benefit Calculation

Your average base pay (the average over your highest 12 consecutive months of pay) and your years of total creditable service, including your unused sick leave, are used to calculate the amount of your annual optional retirement benefit.

Formula for Calculating an Annual Optional Retirement Benefit

2.5%	x	average base pay	x	police officer or firefighter service through your first 20 years
3.0%	x	average base pay	x	police officer or firefighter service after 20 years
PLUS				
2.5%	x	average base pay	x	years of other creditable service
EQUALS				
your annual optional retirement benefit				
Note: your maximum annual retirement benefit =				
80% of your average base pay (plus credit for unused sick leave)				

Maximum Benefit

There is a maximum amount you can receive as an optional retirement benefit from the Plan. The amount of your maximum optional retirement benefit cannot exceed 80% of your average base pay, *unless* you have unused sick leave. If your optional retirement benefit calculation results in an amount that exceeds 80% of your average base pay because of your unused sick leave, your optional retirement benefit will be the lesser of the following two amounts:

- your optional retirement benefit that *includes* your unused sick leave, or
- 80% of your average base pay *plus* your unused sick leave.

Generally, you need more than 30 years of total creditable service to be affected.

EXAMPLE:

Jill was hired by the Fire Department on February 1, 1975. Jill had 25 years of total creditable service when she retired on January 31, 1995. Her 25 years included 20 years of firefighter service and 5 years of other creditable service. She had no unused sick leave. Her average base pay was \$50,000. Jill's annual optional retirement benefit is calculated as follows:

Formula for Calculating Jill's Annual Optional Retirement Benefit						
% (Based on Years of Service)		Average Base Pay		Years of Service		Totals
2.5%	x	\$50,000	x	20	=	\$25,000
PLUS						
2.5%	x	\$50,000	x	5	=	\$ 6,250
EQUALS						
\$31,250						
COMPARED TO:						
80% (fixed)	x	\$50,000 (average base pay)			=	\$40,000
Jill's annual optional retirement benefit						\$31,250

EXAMPLE:

Raymond was hired by the Police Department on April 1, 1974. Raymond had 32 years of total creditable service when he retired on March 31, 2001. His 32 years included 27 years of police service and 5 years of other creditable service. He also had 6 months (0.5 years) of unused sick leave. His average base pay was \$60,000. Raymond's annual optional retirement benefit is calculated as follows:

Formula for Calculating Raymond's Annual Optional Retirement Benefit						
% (Based on Years of Service)		Average Base Pay		Years of Service		Totals
2.5%	x	\$60,000	x	20	=	\$30,000
PLUS						
3.0%	x	\$60,000	x	7	=	\$12,600
PLUS						
2.5%	x	\$60,000	x	5	=	\$ 7,500
PLUS						
3.0%	x	\$60,000	x	0.5 months	=	\$ 900
EQUALS						\$51,000
COMPARED TO:						
80% (fixed)	x	\$60,000			=	\$48,000
PLUS						
3.0%	x	\$60,000	x	0.5 months	=	\$ 900
EQUALS						\$48,900
Raymond's maximum annual optional retirement benefit						\$48,900

Deferred Retirement Benefit

Applicable to Tier 1 members who were active before February 15, 1980.

Eligibility Requirements

You are eligible for a deferred retirement benefit if:

- you had at least five years of police officer or firefighter service (not including periods of suspension);
- you separated from the Police or Fire Department for reasons other than disability or optional retirement; *and*
- you did not receive a lump-sum refund of your retirement contributions when you separated, or if you did receive a refund, you redeposited the amount (with interest) prior to reaching age 55.

If you left the Police or Fire Department with *fewer* than five years of police officer or firefighter service, you are not eligible for a deferred retirement benefit.

Benefit Calculation

Your average base pay and your years of total creditable service are used to calculate the amount of your annual deferred retirement benefit. You do not receive any credit for your unused sick leave.

There are two formulas that are used to calculate an annual deferred retirement benefit. One applies to Plan members hired before September 29, 1977, and the other applies to those hired on or after September 29, 1977.

Formula for Calculating an Annual Deferred Retirement Benefit (Hired Before September 29, 1977)				
2.5%	x	average base pay	x	total creditable service through your first 20 years
PLUS				
3.0%	x	average base pay	x	total creditable service after 20 years
EQUALS				
your annual deferred retirement benefit				
Note: your maximum annual deferred retirement benefit =				
80% of your average base pay (there is no credit for unused sick leave)				
Formula for Calculating an Annual Deferred Retirement Benefit (Hired On or After September 29, 1977)				
2.5%	x	average base pay	x	total creditable service through your first 25 years
PLUS				
3.0%	x	average base pay	x	total creditable service after 25 years
EQUALS				
your annual deferred retirement benefit				
Note: your maximum annual deferred retirement benefit =				
80% of your average base pay (there is no credit for unused sick leave)				

Maximum Benefit

The maximum amount you could receive as a deferred retirement benefit is 80% of your average base pay.

EXAMPLE:

Rita was hired by the Police Department on June 1, 1979. Rita separated on May 31, 1991 with 12 years of total creditable service. Her average base pay was \$32,000. At age 55, she was eligible for a deferred retirement benefit. Her annual deferred retirement benefit was calculated as follows:

Formula for Calculating Rita's Annual Deferred Retirement Benefit				
% (Based on Years of Service)	Average Base Pay		Years of Service	Totals
2.5%	x \$32,000	x	12	= \$ 9,600
COMPARED TO:				
80% (fixed)	x \$32,000			= \$25,600
Rita's annual deferred retirement benefit				\$ 9,600

Disability Retirement Benefit

Service-Related Disability

If you are receiving a service-related disability retirement benefit, it was calculated using your average base pay and your years of total creditable service. If your service-related disability retirement benefit began before July 1, 1975, it was calculated using your final pay. You did not receive any credit for your unused sick leave.

Formula for Calculating an Annual Service-Related Disability Retirement Benefit				
2.5%	x	average base pay	x	years of total creditable service
EQUALS				
your annual service-related disability retirement benefit				

Note: your minimum annual retirement benefit = 66⅔% of your average base pay, and your maximum annual retirement benefit = 70% of your average base pay (there is no credit for unused sick leave).

Minimum and Maximum Service-Related Disability Retirement Benefit

Regardless of your years of total creditable service, the minimum amount you can receive for a service-related disability retirement benefit is not less than 66⅔% of your average base pay, and the maximum amount you can receive is not more than 70% of your average base pay.

EXAMPLE:

Samuel was hired by the Fire Department on August 1, 1978. Samuel had 10 years of total creditable service when he retired on a service-related disability on July 31, 1988. His average base pay was \$40,000. Samuel's annual service-related disability retirement benefit was calculated as follows:

Formula for Calculating Samuel's Annual Service-Related Disability Retirement Benefit						
%		Average base pay		Years of Service		Totals
2.5%	x	\$40,000	x	10	=	\$10,000
COMPARED TO:						
66⅔% (fixed)	x	\$40,000			=	\$26,667
Samuel's annual service-related disability retirement benefit (minimum amount)					=	\$26,667
70% (fixed)	x	\$40,000			=	\$28,000
Samuel's annual service-related disability retirement benefit (maximum amount)					=	\$28,000

Non-Service-Related Disability

If you are receiving a non-service-related disability retirement benefit, it was calculated using your average base pay and your years of total creditable service. If your non-service-related disability retirement benefit began before July 1, 1975, it was calculated using your final pay. You did not receive any credit for your unused sick leave

Formula for Calculating an Annual Non-Service-Related Disability Retirement Benefit					
2%	x	average base pay	x	years of total creditable service	
EQUALS					
your annual non-service-related disability retirement benefit					

Note: your minimum retirement benefit = 40% of your average base pay, and your maximum retirement benefit = 70% of your average base pay (there is no credit for unused sick leave).

Minimum and Maximum Non-Service-Related Disability Retirement Benefit

The minimum amount you can receive for a non-service-related disability retirement benefit was not less than 40% of your average base pay, and the maximum amount you could receive was not more than 70% of your average base pay.

EXAMPLE:

Kelly was hired by the Police Department on March 1, 1977. Kelly had 15 years of total creditable service when she retired on a non-service-related disability on February 29, 1992. Her average base pay was \$45,000. Kelly's annual non-service-related disability retirement benefit was calculated as follows:

Formula for Calculating Kelly's Annual Non-Service-Related Disability Retirement Benefit						
%		Average Base Pay		Years of Service		Totals
2%	x	\$45,000	x	15	=	\$13,500
COMPARED TO:						
40% (fixed)	x	\$45,000			=	\$18,000
Kelly's annual non-service-related disability retirement benefit (minimum amount)					=	\$18,000
70% (fixed)	x	\$45,000			=	\$31,500
Kelly's annual non-service-related disability retirement benefit (maximum amount)						\$31,500

Maintaining Your Eligibility

Up until you reach age 50, you are subject to an annual medical exam and earnings limit test. If you are found to have recovered from your medical disability or have been restored to earning capacity, you are no longer eligible to receive a disability retirement benefit and your disability retirement benefit will stop.

If you fail to undergo a medical review and/or submit the required information each year, your disability retirement benefit will stop until you fulfill the requirement(s). If you knowingly submit false information, your right to a disability retirement benefit will be forfeited.

If your retirement benefit was stopped, and your disability status changes and/or your earning capacity falls below the limit, you must contact the PFRRB or DCRB to see if you are eligible to have your disability retirement benefit restored.

Medical Recovery

Medical reviews are arranged by the PFRRB each year close to your birthday, up until age 50. If the PFRRB determines that you have recovered from your disability, your disability retirement benefit will stop at the earlier of the following:

- upon your reemployment date in the department from which you retired, or
- 45 days from the date of the medical examination showing you recovered from your disability.

Restoration of Earning Capacity

You may work outside of the Police or Fire Department while you are receiving a disability retirement benefit. However, your disability retirement benefit will stop if your earning capacity is restored. Your earning capacity is deemed restored if, in any calendar year prior to reaching age 50, your earned income from wages, self-employment, or both equals or exceeds 80% of the current compensation rate of the position you occupied immediately before your disability retirement. If you are found to be restored to earning capacity, your disability retirement benefit will stop within 45 days from the date you are determined to be restored.

Increases in Your Retirement Benefit

Your retirement benefit may periodically increase. The type of increase you receive depends on your retirement date (not your hire date):

- *If you retired before February 15, 1980*, you receive equalization pay (see below);
- *If you retired on or after February 15, 1980*, you may receive yearly cost-of living adjustments (COLAs) (see pages 42-43).

You cannot receive both equalization pay and COLAs.

Equalization Pay

When active-duty police officers and firefighters receive salary increases, as a result of contract negotiations and/or District pay schedule adjustments, your retirement benefit is increased by the same percentage in base pay that you would have received if you were still an active-duty police officer or firefighter. This increase is paid only to those Tier 1 members who retired before February 15, 1980, and is effective the month after the salary increase is provided to active-duty police officers and firefighters. Your equalization pay is grade or classification specific and is triggered by the contract/pay schedule adjustment that affects your grade or classification.

EXAMPLE:

Joel retired as a detective sergeant in 1979. In October 2005, active-duty detective sergeants received a 4% pay raise. As a result, Joel received a 4% increase in his retirement benefit effective November 1, 2005, and was paid beginning December 1, 2005.

TIERS 2 AND 3

Retirement Benefits For Plan Members Hired On or After February 15, 1980

Optional Retirement Benefit

Tier 2 and 3 members may elect to switch to Tier 1, 2, or 3 optional retirement under the Retirement Options Act by paying the full actuarial cost for the tier change.

Eligibility Requirements

Your eligibility for an optional retirement benefit depends on when you were hired. The mandatory retirement age is 60, unless the Mayor permits you to remain as an active-duty police officer or firefighter beyond age 60, regardless of your eligibility. For information about how to apply, see “Applying for an Optional Retirement Benefit” on pages 55-56.

If You Were Hired On or After February 15, 1980, but Before November 10, 1996 (Tier 2)

Tier 2 members may retire at any time upon reaching age 50 and having at least 25 years of police officer or firefighter service.

If You Were Hired On or After November 10, 1996 (Tier 3)

Tier 3 members may retire at any age with at least 25 years of police officer or firefighter service.

Tier 3 eligibility rules also apply to dual role uniformed EMT/Paramedic firefighters who transferred under the Lateral EMT Act and to LLEOs who were hired under the Lateral Law Enforcement Act.

Note: Your police officer or firefighter service does not include periods of suspension.

Benefit Calculation

Your average base pay and your years of total creditable service, including your unused sick leave, are used to calculate the amount of your annual optional retirement benefit.

Separate benefit calculation formulas apply to Tier 2 and Tier 3 members:

Formula for Calculating an Annual Optional Retirement Benefit (Tier 2)				
(Hired On or After February 15, 1980 but Before November 10, 1996)				
2.5%	x	average base pay	x	police officer or firefighter service through your first 25 years
				PLUS
3.0%	x	average base pay	x	police officer or firefighter service after 25 years
				PLUS
2.5%	x	average base pay	x	years of other creditable service
				EQUALS
				your annual retirement benefit
Note: the maximum annual retirement benefit =				
80% of your average base pay (plus credit for unused sick leave)				

Formula for Calculating an Annual Optional Retirement Benefit (Tier 3)				
(Hired On or After November 10, 1996)				
2.5%	x	average base pay	x	years of total creditable service
				EQUALS
				your annual retirement benefit
Note: the maximum annual retirement benefit =				
80% of your average base pay (plus credit for unused sick leave)				

Maximum Benefit

The maximum amount you can receive for an optional retirement benefit cannot exceed 80% of your average base pay plus your benefit due to unused sick leave. Your annual optional retirement benefit will be the lesser of the two following amounts:

- your optional retirement benefit that *includes* your unused sick leave, or
- 80% of your average base pay plus your unused sick leave.

Generally, you need more than 30 years of total creditable service for your retirement benefit to be affected.

EXAMPLE (Tier 2):

Sally was hired by the Fire Department on September 1, 1985. Sally had 31 years of total creditable service when she retired on August 31, 2011. Her 31 years included 26 years of firefighter service and 5 years of other creditable service. She had no unused sick leave. Her average base pay was \$85,000. Sally's annual optional retirement benefit is calculated as follows:

Formula for Calculating Sally's Annual Optional Retirement Benefit (Tier 2)

% (Based on Years of Service)		Average Base Pay	Years of Service		Totals
2.5%	x	\$85,000	x	25	= \$53,125
PLUS					
3.0%	x	\$85,000	x	1	= \$ 2,550
PLUS					
2.5%	x	\$85,000	x	5	= \$10,625
EQUALS					
COMPARED TO:					
80% (fixed)	x	\$85,000			= \$68,000
Sally's annual optional retirement benefit					\$66,300

EXAMPLE (Tier 2):

Alan was hired by the Fire Department on May 1, 1987. Alan had 32 years of total creditable service when he retired on April 30, 2015. His 32 years included 28 years of firefighter service and 4 years of other creditable service. He also had 6 months (0.5 years) of unused sick leave. His average base pay was \$80,000. Alan's annual optional retirement benefit was calculated as follows:

Formula for Calculating Alan's Annual Optional Retirement Benefit (Tier 2)

% (Based on Years of Service)		Average Base Pay	Years of Service		Totals
2.5%	x	\$80,000	x	25	= \$50,000
PLUS					
3.0%	x	\$80,000	x	3	= \$ 7,200
PLUS					
2.5%	x	\$80,000	x	4	= \$ 8,000
PLUS					
3.0%	x	\$80,000	x	0.5 (6 months sick leave)	= \$ 1,200
EQUALS					
COMPARED TO:					
80% (fixed)	x	\$80,000			= \$64,000
PLUS					
3.0%	x	\$80,000	x	0.5	= \$ 1,200
EQUALS					
Alan's annual optional retirement benefit (maximum amount)					\$65,200

EXAMPLE (Tier 3):

Carol was hired by the Police Department on November 1, 1997. Carol plans to retire with 30 years of total creditable service on October 31, 2027. She will have no unused sick leave. Her average base pay is estimated to be \$120,000. Carol's estimated annual optional retirement benefit is calculated as follows:

Formula for Calculating Carol's Annual Optional Retirement Benefit (Tier 3)

%		Average Base Pay	Years of Service		Totals
2.5%	x	\$120,000	x	30	= \$90,000
COMPARED TO:					
80% (fixed)	x	\$120,000			= \$96,000
Carol's annual optional retirement benefit					\$90,000

Deferred Retirement Benefit

Eligibility requirements and benefit calculation are the same for Tier 2 and 3 members.

Eligibility Requirements

You are eligible for a deferred retirement benefit if:

- you have *at least* five years of police officer or firefighter service (not including periods of suspension);
- you did not retire under disability or optional retirement; *and*
- you did not receive a lump-sum refund of your retirement contributions when you separated, or if you did receive a refund, you redeposited the amount (with interest) prior to reaching age 55.

If you leave the Police or Fire Department and you are not eligible for an optional or disability retirement benefit, and you have *at least* five years of police officer or firefighter service, you may elect to leave your retirement contributions in the Plan and defer receiving your retirement benefit. If you have *fewer* than five years of police officer or firefighter service, see “Refund of Contributions” on pages 11-12.

You must apply to DCRB to receive a deferred retirement benefit. You may begin receiving your deferred retirement benefit on the first day of the month that you reach age 55. If you leave at age 55 or older and you have at least five years of police officer or firefighter service, but you are not eligible for an optional or disability retirement benefit, you may begin receiving your deferred retirement benefit on the first day of the first month after you leave the Police or Fire Department.

For information about how to apply, see “Applying for a Deferred Retirement Benefit” on pages 56-57.

Benefit Calculation

Your average base pay and your years of total creditable service are used to calculate the amount of your annual deferred retirement benefit. You do not receive any credit for your unused sick leave.

Formula for Calculating an Annual Deferred Retirement Benefit	
2.5% x average base pay x total creditable service through 25 years	
PLUS	
3.0% x average base pay x total creditable service after 25 years	
EQUALS	
your annual retirement benefit	
Note: the maximum annual retirement benefit =	
80% of your average base pay (there is no credit for unused sick leave)	

Maximum Benefit

The maximum amount you can receive for a deferred retirement benefit is 80% of your average base pay.

FOR EXAMPLE:

Arthur was hired by the Police Department on October 1, 2005. Arthur separated at age 35 on September 30, 2015 with 10 years of total creditable service. His average base pay was \$58,000. At age 55, he will be eligible for a deferred retirement benefit. His annual deferred retirement benefit is calculated as follows:

Formula for Calculating Arthur's Annual Deferred Retirement Benefit

% (Based on Years of Service)		Average Base Pay		Years of Service		Totals
2.5%	x	\$58,000	x	10	=	\$14,500
<i>Arthur's annual deferred retirement benefit</i>						\$14,500

Disability Retirement Benefit

Eligibility requirements and benefit calculation are the same for Tier 2 and 3 members (unused sick leave is not used in the calculation).

If you become disabled and cannot perform your duties as a police officer or firefighter, you may be eligible for a disability retirement benefit. The type of disability retirement benefit you may be eligible to receive depends on whether your disability is service-related or non-service-related.

The PFRRB will determine:

- whether you are eligible for a disability retirement benefit,
- whether your disability is service-related or non-service-related,
- the percentage of your disability, and
- your retirement date due to your disability.

Minimum Eligibility Requirement for a Disability Retirement Benefit

At a minimum, to be eligible for a disability retirement benefit, you must have a physical or mental disability that prevents you from performing your duties as a police officer or firefighter. Additional eligibility requirements are described below.

Service-Related Disability

In addition to satisfying the minimum requirements stated above, you are eligible for a service-related disability retirement benefit if you become disabled:

- as a result of an illness contracted or injury incurred in the line-of-duty, or
- from an illness or injury originally suffered in the line-of-duty and later aggravated in the line-of-duty.

If you have an aggravated illness, you must report your diagnosis to the PFC within 30 days after the illness was first diagnosed. If you have an aggravated injury, you must report your condition to the PFC within seven days after you incurred the injury or within seven days after you are physically able to report your injury. Your report must include adequate medical proof of your condition.

Benefit Calculation

Your annual service-related disability retirement benefit is based on your base pay at the time you retire and the percentage of your disability, as determined by the PFRRB.

Formula for Calculating an Annual Service-Related Disability Retirement Benefit

70%	x	Base pay	x	percentage of disability
EQUALS				
your annual service-related disability retirement benefit				
Note: the minimum annual retirement benefit = 40% of your base pay in effect at the time you retire				

Minimum Benefit

The minimum amount you will receive for a service-related disability retirement benefit is 40% of your base pay.

FOR EXAMPLE:

Patrice was hired by the Fire Department in May 2001. When she retired on a service-related disability, her base pay was \$50,000. The PFRRB determined that her percentage of disability is 75%. Patrice's annual service-related disability retirement benefit is calculated as follows:

Formula for Calculating Patrice's Annual Service-Related Disability Retirement Benefit

Fixed %		Base Pay		Percentage of Disability		Totals
70%	x	\$50,000	x	75%	=	\$26,250
COMPARED TO:						
40% (minimum)	x	\$50,000			=	\$20,000
<i>Patrice's annual service-related disability retirement benefit</i>						\$26,250

Non-Service-Related Disability

In addition to satisfying the minimum eligibility requirement stated on page 37, you are eligible to receive a non-service related disability retirement benefit if you become disabled:

- as a result of an illness contracted or injury incurred outside of the line-of-duty, and
- you have *at least* five years of police officer or firefighter service when your non-service-related disability determination is made.

Note: If you have fewer than five years of police officer or firefighter service, see "If You Separate Before Retirement" on page 11.

Benefit Calculation

Your annual non-service-related disability retirement benefit is based on your base pay at the time you retire and your disability percentage, as determined by the PFRRB.

Formula for Calculating an Annual Non-Service-Related Disability Retirement Benefit				
70%	x	Base pay	x	percentage of disability
EQUALS				
your annual non-service-related disability retirement benefit				
Note: the minimum annual retirement benefit = 30% of your base pay in effect at the time you retire				

Minimum Benefit

The minimum amount you can receive for a non-service-related disability retirement benefit is not less than 30% of your base pay.

EXAMPLE:

Wilber was hired by the Police Department in November 2005. When he retired on a non-service-related disability, his base pay was \$45,000. The PFRRB determined that his percentage of disability was 35%. Wilber's annual non-service-related disability retirement benefit is calculated as follows:

Formula for Calculating Wilber's Annual Non-Service-Related Disability Retirement Benefit					
Fixed %		Base Pay		Percentage of Disability	Totals
70%	x	\$45,000	x	35%	= \$11,025
COMPARED TO:					
30% (minimum)	x	\$45,000		=	\$13,500
Wilber's annual non-service-related disability retirement benefit (minimum amount)					\$13,500

Maintaining Your Eligibility

If the PFRRB determines that you are disabled, every year thereafter until you reach age 50, you are required to undergo a medical review and to submit a notarized income statement. If you knowingly submit false information, your right to a disability retirement benefit will be forfeited. If you fail to undergo a medical review and/or submit the required information each year, your disability retirement benefit will stop until you fulfill the requirement(s). In addition, your disability retirement benefit will be stopped if prior to reaching age 50:

- you recover from your disability, or
- your earning capacity is restored to a certain limit.

If your disability retirement benefit was stopped, and your disability status changes, you must contact the PFRRB to see if you are eligible to have your disability retirement benefit restored. If your disability retirement benefit was stopped or reduced due to outside earnings, and your earning capacity falls below the limit, you should contact DCRB to see if you are eligible to have your disability retirement benefit restored.

For more information, see "Applying for Disability Retirement Benefit" on page 57.

Note: Medical reviews are arranged by the PFRRB each year close to a Plan member's birthday; therefore, a Plan member's last medical review occurs within the calendar month he/she reaches age 50. Income reviews are conducted by DCRB each year based on the previous calendar year (i.e., January 1 to December 31); therefore, a retired Plan member is required to submit a yearly income statement for any calendar year in which he/she is under age 50.

Recovery from a Disability

Prior to reaching age 50, if the PFRRB determines that you have recovered from your disability, your disability retirement benefit will stop at the earliest of the following:

- upon your reemployment date in the department from which you retired,
- upon the date you decline to accept an offer of reemployment as a police officer or firefighter at the same grade or rank that you held at the time you retired, or
- 45 days from the date of a medical examination showing you recovered from your disability.

If you are reemployed (or offered reemployment), you will be assigned to an available position that is the same as or at the nearest equivalent grade and salary to the one you held at the time you retired under a disability. You must apply to the Police or Fire Department and meet current entrance requirements to be considered for reemployment.

If your disability retirement benefit stops due to reemployment, the time during which you received a disability retirement benefit is not included as creditable service when you retire again. That time will be treated as a break-in-service.

Restoration of Earning Capacity

You may work outside of the Police or Fire Department while you are receiving a disability retirement benefit. However, that benefit may be stopped if your earning capacity is restored. Your earning capacity is deemed restored if, in any calendar year prior to reaching age 50, your earned income from wages, self-employment, or both equals or exceeds 80% of the current compensation rate of the position you occupied immediately before your disability retirement. If you are found to be restored to earning capacity, your disability retirement benefit will stop within 45 days from the date DCRB determines your earning capacity is restored.

Also, your disability retirement benefit may be reduced, if your earned income exceeds an earnings limitation. Such reduction will begin after the end of the calendar year and will be equally divided over 12 consecutive months.

A smaller reduction or full reinstatement may be authorized if, in any full calendar year after your disability retirement benefit was reduced, your income from wages, self-employment, or both falls below your earnings limitation.

Determining the Earnings Limit

Your disability retirement benefit will stop if, in any calendar year prior to your reaching age 50, your

earned income from wages, self-employment, or both, equals or exceeds 80% of the current compensation rate of the position you occupied immediately before your disability retirement.

The relationship between your earnings limit and your disability retirement benefit determines whether your benefit will be reduced.

Your earnings limit is the greater of:

- the current annual salary for the position you occupied immediately before your retirement, or
- the current entry level salary for an active-duty police officer or firefighter divided by 0.7.

If your earnings are more than the difference between 70% of your current earnings limit and your disability retirement benefit, your disability retirement benefit will be reduced by \$0.50 for each \$1 of income in excess of the difference you receive during the year in which the difference occurs.

In addition, if your income is more than the difference between 100% of the current earnings limit and your annual disability retirement benefit (not including the above reduction), your annual disability retirement benefit will be further reduced by \$0.20 for each \$1 you receive above the difference.

Formula for Calculating an Annual Reduction						
70%	x	earnings limit	–	retirement benefit	=	difference
earnings	–	difference	=	excess		
excess	x	50%	=	reduction		

Formula for Calculating a Further Annual Reduction						
100%	x	earnings limit	–	retirement benefit	=	difference
earnings	–	difference	=	excess		
excess	x	20%	=	reduction		

EXAMPLE:

Kenneth's disability retirement benefit is \$20,000 per year. Last year, he earned \$30,000 through self-employment. His current earnings limit is \$47,000. The calculation used to determine the reduction to his new annual disability retirement benefit is:

Formula for Calculating Kenneth's New Annual Disability Retirement Benefit								
Fixed %		Earnings Limit		Retirement Benefit			Difference	
70%	x	\$47,000	=	\$32,900	–	\$20,000	=	\$12,900
100%	x	\$47,000	=	\$47,000	–	\$20,000	=	\$27,000
Earnings	Difference		Excess Earnings		Fixed %	Reduction		
\$30,000	–	\$12,900	=	\$17,100	x	50%	=	\$ 8,550
PLUS								
\$30,000	–	\$27,000	=	\$3,000	x	20%	=	\$ 600
Total Reduction								\$ 9,150
EQUALS								
Current Retirement Benefit								Total
\$20,000	–	\$9,150					=	\$10,850
Kenneth's New Annual Disability Retirement Benefit								\$10,850

Increases in Your Retirement Benefit

Your retirement benefit may periodically increase for a COLA.

Cost-of-Living Adjustments

If there is an increase in the yearly cost of living, your retirement benefit may be adjusted to reflect such an increase. The increase (if applicable) is payable in April each year. To establish if a COLA is paid, at the beginning of each calendar year the Mayor determines the percentage of change in the Consumer Price Index – All Urban Consumers (CPI-U) for the previous calendar year. The determination is based on the difference between the CPI-U published for December of the year that just ended (the preceding year) and the CPI-U published for December two years prior (the second preceding year). Where the determination indicates a rise in the CPI-U, you may receive a COLA. The increase in your annual retirement benefit is calculated as follows:

- If your retirement is effective on or before March 1 of the preceding year, you will receive the full percentage COLA adjusted to the nearest 1/10th of 1%.
- The COLA for Tier 3 members is capped at 3%.

EXAMPLE:

Jason is a Tier 2 firefighter who retired from the Fire Department in March 2016. He was eligible to receive a full COLA beginning on March 1, 2017. The published CPI-U was 708.524 for December 2015 and 723.224 for December 2016. The COLA percentage for Jason is calculated as follows:

Formula for Calculating Jason's Full COLA

CPI for December 2016 (preceding year)		CPI for December 2015 (second preceding year)		CPI for December 2015		Total
723.224	-	708.524	=	14.7	÷	708.524 = 2.1%
Jason's Full COLA (payable April 1, 2017)						2.1%

- If your retirement is effective after March 1 of the preceding year, your first retirement benefit increase will be based on the percentage of the year you received a retirement benefit before the increase took effect. For each month you receive 1/12th of the percentage change in the CPI for the preceding year. The calculation is 1/12th multiplied by the number of months (including partial months, but not more than 12 months) you received the retirement benefit before the increase took effect, adjusted to the nearest 1/10th of 1%.

EXAMPLE:

Trisha retired from the Police Department in September 2016. Trisha's COLA began on April 1, 2017 and is 6/12th of the full COLA. This is because she started receiving her retirement benefit six months before the March 1, 2017 COLA. The COLA percentage for Trisha is calculated as follows:

Formula for Calculating Trisha's First COLA

Full COLA		% of Year		Total
2.1%	x	6/12	=	1.05%
Trisha's first COLA (payable April 1, 2017)				1.05%

SURVIVOR BENEFITS

The Plan may pay a survivor benefit(s), in the form of an annuity and/or a lump-sum payment, to your eligible survivor(s) when you die. The type of benefit(s) and amount your eligible survivor(s) may receive depends on various factors.

Regular Survivor Benefit

When you die, either before or after retirement, your survivor(s) may be eligible for a regular survivor benefit in the form of an annuity. The amount and survivor payee (spouse and/or child(ren)) depend on when you die and, if an active-duty police officer or firefighter, whether the PFRRB determines that your death is service-related or non-service-related. A regular survivor benefit is automatic and provided at no additional cost to you. This benefit is effective on the day following your death and is paid monthly as long as your survivor(s) remains eligible. In addition, any unpaid portion of a survivor benefit payment during the month of your survivor's death will be paid under the order of precedence for retirement benefits described on page 15.

Additional Survivor Benefit

When you retire, you may elect to reduce the amount of your retirement benefit by 10% to provide an **additional survivor benefit** to your designated eligible surviving spouse or child.

Lump-Sum Survivor Benefit

If you die while you are an active-duty police officer or firefighter and the PFRRB determines that your death is service-related (in the line of duty), your survivor(s) may be eligible to receive a \$50,000 lump-sum survivor benefit payment.

Note: The existence of a QDRO may change the amount and/or recipient of a survivor benefit(s).

Eligibility Requirements for a Survivor Benefit

The eligibility requirements for a **surviving spouse** and/or a **surviving child(ren)** to receive a survivor benefit are described below. In addition to these eligibility requirements, if your death is a pre-retirement service-related death, your eligible survivor must have relied on you for at least half of his/her financial support to receive a lump-sum survivor benefit payment.

Eligibility Requirements for Your Surviving Spouse

Your surviving spouse may receive a survivor benefit(s) provided he/she meets any of the following criteria:

- if your death occurs before you retire, you and your spouse must have been married to each other at the time of your death;

- if your death occurs after you retire, you and your spouse must have been married to each other for at least one year immediately prior to your death; or
- your spouse is the parent of your child(ren) by such marriage.

A regular surviving spouse benefit will stop:

- if he/she remarries prior to reaching age 55, or
- when he/she dies.

Note: Age 60 applies to the portion of a regular surviving spouse benefit based on service accrued on or before June 30, 1997. If a regular surviving spouse benefit is based on service accrued before and after June 30, 1997, and remarriage occurs after age 55 but before age 60, only the portion of the survivor benefit which is based on service accrued after June 30, 1997 will continue.

A regular surviving spouse benefit that stopped due to remarriage, may start again if the remarriage ends because of death, annulment, or divorce.

Note: A former spouse is eligible for a regular surviving spouse benefit if:

- he/she was married for at least nine months to a Plan member who performed at least 18 months of creditable service,
- the marriage to the Plan member was terminated prior to the member's death,
- he/she is a party to a QDRO that awards the former spouse a regular surviving spouse benefit which was issued prior to the member's death, and
- at the time of the Plan member's death, he/she did not remarry before age 55 (regardless of when the service was accrued).

A regular surviving spouse benefit to a former spouse must permanently stop upon the earliest of remarriage before age 55 or death.

Eligibility Requirements for Your Surviving Child(ren)

Your surviving child(ren) may receive a survivor benefit(s) if he/she is unmarried and is:

- under age 18;
- between the ages of 18 and 22 and a **full-time student**; or
- any age, if incapable of self-support because of a physical or mental disability incurred prior to age 18.

If your child(ren) is a full-time student, each semester your child(ren) and the academic institution he/she is attending must complete a Student Certification Form to verify enrollment. The form is available from the DCRB Member Services Center and DCRB's website at www.dcrb.dc.gov.

A regular surviving child benefit will stop when the child:

- reaches age 18 and is no longer a full-time student, or is between 18-22 and fails to submit the required Student Certification Form;
- reaches age 22;
- marries (at any age); or
- dies.

A regular surviving child benefit that is paid to a child who is unmarried and who is incapable of self-support because of a mental or physical disability will stop if he/she marries, recovers from the disability, or dies. That benefit may start again if his/her eligibility is re-established.

Note: If the PFRRB determines that your pre-retirement death was service-related and a regular 100% surviving spouse benefit is paid, your eligible child(ren) may not be able to receive a regular child survivor benefit.

Eligibility Requirements for Other Family Members

Your parent(s) or your sibling(s) may receive a lump-sum survivor benefit provided he/she relied on you for at least half of his/her financial support and the following criteria are met:

- the PFRRB determines that your pre-retirement death is service-related; and
- no spouse or child(ren) survive you.

Pre-Retirement Survivor Benefits

If you die as an active-duty police officer or firefighter, available survivor benefits may include a regular survivor benefit and/or a lump-sum survivor benefit depending on whether your death is service-related or non-service-related.

Service-Related Death

If the PFRRB determines that your death is service-related (in the line of duty), the Plan may provide the survivor benefits described below.

Note: The main criteria used to determine who is entitled to receive a survivor benefit and the amount of such benefit are indicated below. To inquire about any additional criteria, you or your survivor(s) must contact the DCRB Member Services Center.

Lump-Sum Survivor Benefit

If your death is service-related, the Plan will pay a \$50,000 lump-sum survivor benefit payment to your eligible surviving spouse and/or child(ren), provided he/she relied on you for at least half of his/her financial support. If more than one survivor (i.e., spouse and child(ren)) is eligible for the \$50,000 lump-sum payment, the payment will be divided equally among your eligible survivors.

EXAMPLE:

In addition to his spouse, Loretta, Peter had three children, all of whom were eligible survivors and dependent upon him for at least half of their financial support. Upon his in-the-line-of-duty death, the \$50,000 lump-sum survivor benefit payment was divided among the four of them with each receiving \$12,500 (\$50,000 ÷ 4).

If you have no surviving spouse or child(ren), your parent(s) and/or your sibling(s) may be eligible to receive the \$50,000 lump-sum payment, provided he/she relied on you for at least half of his/her financial

support. If more than one parent or sibling is eligible for the lump-sum payment, the payment will be divided equally among them.

If no eligible surviving spouse, child, parent or sibling relied on you for at least half of his/her financial support, no lump-sum survivor benefit is paid.

Regular Survivor Benefit

Eligible Surviving Spouse: Your spouse may be entitled to receive a regular surviving spouse benefit equal to 100% of your final salary *provided* he/she is eligible to receive all or a portion of the \$50,000 lump-sum survivor benefit payment described above. If your spouse cannot receive any portion of the lump-sum survivor payment because he/she did not rely on you for more than half of his/her financial support, the amount of your surviving spouse's regular surviving spouse benefit is the same as the regular surviving spouse benefit for a non-service related death. A regular surviving spouse benefit is effective the day following your death and is paid monthly until your spouse's death, as long as he/she remains eligible.

EXAMPLE:

Peter's salary at the time of his service-related death was \$75,000. Because his eligible surviving spouse, Loretta, is entitled to a portion of the \$50,000 lump-sum survivor benefit payment, effective the day following his death, she is entitled to a surviving spouse benefit paid monthly in the amount of \$6,250 ($\$75,000 \div 12$).

If a service-related 100% regular surviving spouse benefit is paid to your eligible surviving spouse, no child-survivor benefit can be paid to any of your eligible surviving child(ren) unless your spouse (i) remarries before age 55* or (ii) dies, and your child(ren) remains eligible to receive a child-survivor benefit.

** Age 60 applies to the portion of the benefit based on service accrued on or before June 30, 1997.*

EXAMPLE:

Loretta, Peter's spouse in the Example above, dies 10 years after Peter's death. At the time of Loretta's death, two of their three children remain eligible for a child-survivor benefit. Because there is no longer a surviving spouse, the child survivor benefit is 75% of Peter's average base pay at the time of his death, divided equally between Peter's two eligible surviving children.

If Loretta remarries at age 50, payment of her 100% regular surviving spouse benefit stops, and Peter's two remaining eligible children may be paid a child-survivor benefit. However, because Peter's spouse is still living, the amount of the child survivor benefit is 60% of Peter's average base pay at the time of his death, divided equally between the two children. If Loretta's remarriage ends before her death, her 100% regular surviving spouse benefit starts again and, if the child survivor benefit is still being paid, that payment stops.

Eligible Surviving Child(ren): If you have no surviving spouse, your eligible surviving child(ren) will receive a regular child survivor benefit that is 75% of your average base pay at the time of your death, divided equally among the number of your eligible children. If you have a surviving spouse, but he/she later dies while your surviving child(ren) is still eligible, your eligible child(ren) will receive a regular child-survivor benefit that is 75% of your average base pay at the time of your death, divided equally

among the number of your eligible children. If more than one child is eligible to receive a regular child-survivor benefit, and the regular child-survivor benefit for any of the children is stopped, the total regular child-survivor benefit will be re-divided among the remaining eligible children. A regular child-survivor benefit is effective the day following your death and is paid monthly as long as your child(ren) remains eligible.

EXAMPLE:

Logan, whose spouse predeceased him, had an average base pay of \$84,000 when he died in the line of duty. Upon his death, each of his four children were entitled to a benefit payment of \$1,312.50 per month ($\$84,000 \times 0.75 = \$63,000 \div 4 = \$15,750 \div 12$). Two years later, when one of the children reached age 22 and was no longer a full-time student, the benefit was recalculated to provide the remaining three eligible children with monthly payments of \$1,750 ($\$63,000 \div 3 = \$21,000 \div 12$).

Non-Service-Related Death

If your pre-retirement death is non-service-related (not in the line-of-duty), the Plan may provide a regular survivor benefit to your eligible surviving spouse and/or child(ren).

Regular Survivor Benefit

Eligible Surviving Spouse: If eligible, your surviving spouse will receive a regular spouse survivor benefit in an annual amount that is the greater of:

- 40% of your average base pay at the time of your death, or
- the lesser of 40% of the base pay that is in effect for Step 6 of Salary Class 1 (Grade 1) of the salary schedule in effect at the time of your death, and your final salary.

This surviving spouse benefit is effective the day following your death and is paid monthly as long as your surviving spouse remains eligible.

EXAMPLE:

Matthew died while he was an active-duty police officer. Matthew's death was non-service-related. Matthew was married at the time of his death and his surviving spouse, Marilyn, was determined to be eligible for a regular surviving spouse benefit. Matthew's average base pay when he died was \$68,000. His final salary was \$70,000. The Grade 1 Step 6 salary in the year he died was \$71,465. Marilyn's survivor benefit is the greater of:

$40\% \times \text{average base pay at time of death} = 0.40 \times \$68,000 = \$27,200$, or
 $40\% \times \text{Grade 1 Step 6 salary in year of death} = 0.40 \times \$71,465 = \$28,586$.

Therefore, Marilyn's survivor benefit was \$28,586 per year. Marilyn will receive a monthly benefit of \$2,382 ($\$28,586 \div 12$) until her death, as long as she remains eligible.

Eligible Surviving Child(ren)— Your eligible surviving child(ren) will receive a regular child-survivor benefit effective the day following your death and paid monthly as long as your child(ren) remains eligible. The amount of the survivor benefit depends on if you were married when you died.

If you have a surviving spouse, the annual amount of a regular child-survivor benefit is the lesser of:

- 60% of your average base pay, divided by the number of eligible children; or
- \$4,077* (if you were hired before November 10, 1996) or \$3,989* (if you were hired on or after November 10, 1996); or
- \$12,232* (if you were hired before November 10, 1996) or \$11,967* (if you were hired on or after November 10, 1996), divided by the number of eligible children.

**These initial amounts of a regular child-survivor benefit apply from March 1, 2017 through March 1, 2018. Initial amounts increase each year based on cost-of-living adjustments.*

EXAMPLE:

Paul, who was hired before November 10, 1996, died of a non-service related illness before retirement. Paul was married when he died. His average base pay at the time of his death was \$68,000. Paul's four eligible surviving children will each receive an annual benefit in the amount of \$3,058, which is the lesser of the following:

- 60% of \$68,000 = \$40,800 ÷ 4 = \$10,200,
- \$4,077, or
- \$12,232 ÷ 4 = \$3,058

As the survivor benefits for some of the children stop, the regular child survivor benefit for the remaining eligible children will be recalculated.

If you have no surviving spouse when you die, your eligible surviving child(ren) will receive a regular child survivor benefit that is 75% of your average base pay at the time of your death, divided equally among the number of your eligible children. If you have a surviving spouse, but he/she later dies while your surviving child(ren) is still eligible, your child(ren) will receive a regular child-survivor benefit that is 75% of your average base pay at the time of your death, divided equally among the number of your eligible children. If more than one child is eligible to receive this regular child-survivor benefit, and the regular child-survivor benefit for any of the children is stopped, the total regular child-survivor benefit will be re-divided among the remaining eligible children.

EXAMPLE:

If in the above example, Paul was not married when he died, each of his four eligible surviving children would be entitled to a benefit in the amount of \$1,062.50 per month (\$68,000 x 0.75 = \$51,000 ÷ 4 = \$12,750 ÷ 12).

Post-Retirement Survivor Benefits

If your death is after you retire, your surviving spouse and/or child(ren) may be eligible for a regular survivor benefit in the form of an annuity. If you would like either your eligible surviving spouse or child to receive an additional post-retirement regular survivor benefit, you must make your designation at the time of your retirement.

The regular survivor benefits below also apply if you left the Police or Fire Department as a terminated vested member and, at the time of your death, you were eligible for a deferred retirement benefit, but had not begun receiving that benefit.

Regular Survivor Benefits

Eligible Surviving Spouse

A regular surviving spouse benefit is effective the day following your death and is paid monthly until his/her death, as long as your spouse remains eligible.

The annual amount of a regular spouse survivor benefit is the greater of:

- 40% of your adjusted average base pay, or
- the lesser of 40% of the base pay that is in effect for Step 6 of Salary Class 1 (Grade 1) of the salary schedule in effect at the time of your death, and your final salary.

EXAMPLE:

Marvin retired in 1992 and died in 2013. His average base pay at retirement was \$41,653, which adjusted to \$68,311 when brought up-to-date with inflation at his death. At his death, the Grade 1, Step 6 salary equaled \$61,890. His final salary when he retired was \$42,000. Marvin's eligible surviving spouse, Mildred, was entitled to a survivor benefit payment of \$2,277 per month ($\$27,324 \div 12$), which was the greater of:

- $40\% \times \$68,311$ (adjusted average base pay) = \$27,324, or
- $40\% \times \$61,890$ (Grade 1, Step 6 at death) = \$24,756

Eligible Surviving Child(ren)

Your eligible surviving child(ren) will receive a regular child-survivor benefit effective the day following your death and paid monthly as long as your child(ren) remains eligible. The amount of the benefit depends on if you are married when you die.

If you have a surviving spouse, the annual amount of a regular child-survivor benefit is the lesser of:

- 60% of your adjusted average base pay, divided by the number of eligible surviving children; or
- \$4,077* (if you were hired before November 10, 1996) or \$3,989* (if you were hired on or after November 10, 1996); or
- \$12,232* (if you were hired before November 10, 1996) or \$11,967* (if you were hired on or after November 10, 1996), divided by the number of eligible surviving children.

**These initial amounts of a regular child-survivor benefit apply from March 1, 2017 through March 1, 2018. Initial amounts increase each year based on cost-of-living adjustments.*

EXAMPLE:

Perry, who was hired after November 10, 1996, and his surviving spouse, Carolyn, had two children. Upon Perry's death, each eligible surviving child was entitled to \$3,989, which was the lesser of:

- $\$60\% \times \$49,900$ (his adjusted average base pay) = $\$29,940 \div 2 = \$14,970$,
- $\$3,989$, or
- $\$11,967 \div 2 = \$5,984$

When the first of the two surviving children is no longer eligible for a child-survivor benefit, the survivor benefit for the remaining eligible child will be recalculated.

If you have no surviving spouse, your eligible surviving child(ren) will receive a regular child survivor benefit that is 75% of your adjusted average base pay at the time of your death, divided equally among the number of your eligible children. If you have a surviving spouse, but he/she later dies while your surviving child(ren) is still eligible, your eligible child(ren)'s child survivor benefit will be recalculated to 75% of your adjusted average base pay at the time of your death and divided equally among the number of your eligible children. If more than one child is eligible to receive this regular child-survivor benefit, and the regular child-survivor benefit for any of the children is stopped, the total regular child-survivor benefit will be re-divided among the remaining eligible children.

EXAMPLE:

In the Example above, if Carolyn predeceased Perry, and Perry was not remarried at the time of his death, each of his two eligible surviving children would receive a monthly payment of \$1,559 ($\$49,900 \times 0.75 = \$37,425 \div 2 = \$18,712 \div 12 = \$1,559$).

Additional Survivor Benefit

When you retire, you may elect to provide an additional survivor benefit for either your eligible surviving spouse or child (if you have more than one eligible child, you may only designate one) by having your retirement benefit reduced by 10%. You must make your designation when you retire (or when you apply for deferred retirement). After your death, your designated eligible surviving spouse or child will receive an increased regular survivor benefit equal to your 10% reduction, minus any applicable age differential. The additional survivor benefit will be paid as long as your designated survivor remains eligible to receive the regular survivor benefit. If your designated survivor does not survive you, your reduced retirement benefit will be increased prospectively to its unreduced amount.

The additional survivor benefit will be reduced by 5% for each full five years your designated survivor is younger than you. The reduction occurs because, based on average life expectancy, the younger your survivor, the longer an additional survivor benefit will be paid. If your designated survivor is less than 5 years younger than you, his/her additional survivor benefit will not be reduced based on your age difference. Regardless of any age difference, an additional survivor benefit will not be reduced by more than 40%.

EXAMPLE:

At retirement, David designates his spouse, Dora, who is 7 years younger than he, to receive an additional surviving spouse benefit. David's annual retirement benefit is \$20,000. To pay for the additional surviving spouse benefit, David's initial retirement benefit is reduced by 10% or \$2,000 to \$18,000. When David dies, Dora will receive an additional \$2,000, minus a 5% reduction due to their age difference (5 full years). The formula for calculating the annual amount of Dora's additional surviving spouse benefit is as follows:

Formula for Calculating Dora's Additional Survivor Benefit

Reduction to David's Initial Retirement Benefit		Dora's Reduction Due to Age Difference		Total
$0.10 \times \$20,000 = \$2,000$	-	$0.05 \times \$2,000 = \100	=	\$1,900
<i>Dora's Additional Survivor Benefit (annual)</i>				<i>\$1,900</i>

If Dora predeceases David, his retirement benefit beginning after her death will be increased to \$20,000, the amount it would have been if he had not elected the additional survivor benefit.

Note: The amount of an additional survivor benefit is a fixed amount that is calculated when you retire. After your death, that benefit is subject to COLAs.

Increases in a Regular Survivor Benefit

A regular survivor benefit paid to your eligible surviving spouse or child(ren) may increase periodically by COLAs. The first COLA the survivor receives may be a percentage of the full COLA, if any, based on the portion of the year the survivor received benefits before the increase becomes effective. For more information, see "Cost-of-Living Adjustments" on pages 42-43.

APPLYING FOR AND RECEIVING YOUR BENEFIT

Applying for a Retirement Benefit

Applying for an Optional Retirement Benefit

As you near retirement eligibility, you should schedule a pre-retirement counseling appointment with your respective human resources office to prepare for your retirement and review your service history. You should also:

- Estimate your monthly retirement benefit using DCRB's online benefit calculator at www.dcrb.dc.gov;
- Complete any outstanding required service deposits to receive additional creditable service in your retirement benefit calculation; and
- Review information about post-retirement health and life insurance coverage for you and your dependents.

When you meet the eligibility criteria and want to retire, you need to follow the procedures outlined in the timetable below.

Timetable to Apply for an Optional Retirement Benefit

What You Need to Do	When You Need to Take Action
Make an appointment with MPD-OHR (police officers) or DCHR (firefighters) to obtain a retirement benefit estimate. Be sure to have an approximate retirement date in mind. You should also obtain the PFRRB's Application for Optional Retirement (or download it from dchr.dc.gov).	3 to 6 months before your anticipated retirement date
Submit your completed retirement application to your HR office. Your HR office will forward your application and any additional documents to the PFRRB.	At least 90 days (or as much time as needed for processing) before you plan to retire
Submit a written request to your Chief stating your intention to retire. You may also request that your Chief waive the 60-day notification requirement.	At least 60 days before you plan to retire
Contact MPD-OHR or DCHR to complete new forms and/or review existing forms (e.g., health/life insurance coverage, beneficiary designations, personal contact information, direct deposit form, etc.).	At least 30 days before you plan to retire

For information on the eligibility criteria for an optional retirement benefit, see page 25 (Tier 1) or page 33 (Tiers 2 and 3). If your application is denied, the procedures for requesting reconsideration and submitting an appeal are described on pages 58-61.

If your optional retirement is approved by the PFRRB, they will forward a **Board Order** to you and other parties, including the DCRB Benefits Department. The Board Order will state the effective date of your retirement and additional information needed to calculate the amount of your retirement. The DCRB Benefits Department will calculate your retirement benefit, initiate distribution of your annuity, and send you a letter informing you of the amount and information used to calculate the benefit. If the DCRB Benefits Department promptly receives all of the paperwork needed to calculate your retirement benefit, you will generally receive your first retirement benefit payment within ninety (90) days of your benefit commencement date (the next business day after your retirement date). See "Receiving a Retirement or Survivor Benefit" on pages 61 and 62 for more information.

If you are subject to mandatory retirement, and no extension has been allowed, your HR office will notify you and the PFRRB. The PFRRB will issue a Board Order mandatorily retiring you under optional retirement, regardless of your eligibility.

Applying for a Deferred Retirement Benefit

If you leave the Police or Fire Department (for reasons other than an optional or disability retirement) and you are or will be eligible to receive a deferred retirement benefit, notify MPD-OHR (police officers) or DCHR (firefighters) at the time you separate. You will be given a form to elect a lump-sum refund of your retirement contributions or a deferred retirement benefit. If you elect a deferred retirement benefit, but you are not yet age 55, your election to apply for a deferred retirement benefit at a later date will be retained in your personnel file. If you are age 55 or older when you leave, you may immediately apply for a deferred retirement benefit.

You will need to apply to the DCRB Benefits Department for your deferred retirement benefit by submitting a *Deferred Retirement Application*. You may download the application from DCRB's website at dcrb.dc.gov or request the application from the DCRB Member Services Center. You should apply at least 90 days prior to reaching age 55 if you are not immediately eligible for a deferred retirement benefit when you leave the Police or Fire Department.

The DCRB Benefits Department will review your application and may request additional information from you. Following approval of your application, the DCRB Benefits Department will calculate your retirement benefit, initiate distribution of your annuity, and send you a letter informing you of the effective date, the amount, the information used to calculate your benefit, and your right to verify the calculation.

Your deferred retirement benefit begins on the first day of the month that you reach age 55, and will be paid beginning the first business day of the following month. You must begin receiving your benefit no later than April 1 following the year you reach age 70½. If you leave at age 55 or older, you may begin receiving your deferred retirement benefit on the first day of the first month after you leave the Police or Fire Department.

For information on the eligibility criteria for a deferred retirement benefit, see page 36 (Tiers 2 and 3). If your application is denied, the procedures for requesting reconsideration are described on pages 58-61.

Note: If your personal information changes after you separate, it is important that you contact the DCRB Members Services Center.

Applying for a Disability Retirement Benefit

If you become disabled and cannot perform your duties as a police officer or firefighter, you must contact the PFC to schedule an appointment. You will be required to undergo a medical examination. After reviewing your case, the PFC will provide the PFRRB with a *Summary Medical Report*, and recommendation related to its findings. Upon receipt of those materials, the PFRRB will contact you and request that you complete hearing forms, which must be returned within five business days. The PFRRB will review your information and schedule a hearing. Once the PFRRB determines your eligibility for a disability retirement benefit, you will receive a final written decision and accompanying Board Order. If you are denied a disability retirement benefit, the administrative review procedures are described on page 58.

If the PFRRB awards you a disability retirement benefit, it will forward a copy of its Board Order to the DCRB Benefits Department. The Board Order states the effective date of your retirement, whether your disability is service-related or non-service-related, and other important information. The DCRB Benefits Department will calculate your retirement benefit, initiate distribution of your annuity, and send you a letter informing you of the amount of your benefit, and the information used to calculate it.

Your eligibility for a disability retirement is re-evaluated annually prior to your reaching age 50. For information on the eligibility criteria, see pages 30 and 39-41.

To maintain eligibility for your disability retirement benefit, you must undergo annual medical exams prior to reaching age 50. The PFRRB will reassess your disability to determine if you have recovered. If you undergo a medical examination because you returned to work, you are not required to undergo another one for 12 months.

For Tier 2 and Tier 3 disability retirees (Plan members hired on or after February 15, 1980), the PFRRB will also determine the percentage of your impairment based on the PFC's findings included in the *Summary Medical Report*. The percentage of your impairment must be reevaluated annually prior to your reaching age 50. If you disagree with the percentage of your disability determination, you must follow the procedures described under "Denial of a Disability Retirement Benefit" below.

Applying for a Survivor Benefit

If you die while in active service or in retirement, your survivor(s) must notify the PFRRB to apply for a survivor benefit. The PFRRB will provide your survivor(s) with forms and application instructions (you may download these from dchr.dc.gov). Required documentation includes completed forms, proof of eligibility (e.g., certified copies of birth certificates and/or marriage license), and a certified copy of your death certificate. The PFRRB will determine if your surviving spouse and/or child(ren) are eligible to receive a regular survivor benefit. If you die while an active-duty police officer or firefighter, and the PFRRB

determines that your death is service-related, it will also determine whether your survivor(s) is eligible to receive a lump-sum survivor benefit payment.

If the PFRRB approves the survivor benefit application, it will issue a Board Order and forward a copy to the DCRB Benefits Department. The Board Order will state the effective date of the survivor benefit and additional important information. The DCRB Benefits Department will calculate the survivor benefit(s), initiate distribution of the benefit(s), and send your survivor(s) a letter informing him/her of the amount of the benefit and the basis for the calculation. If the application is denied, the procedures for requesting reconsideration and submitting an appeal are described below and on pages 59-61.

If a Plan member who is receiving or is eligible to receive a deferred retirement benefit dies, his/her survivor(s) must contact the DCRB Member Services Center to apply for a survivor benefit. If you have a QDRO that was approved by DCRB that awards your former spouse a regular survivor benefit, he/she must file for the survivor benefit with DCRB. The DCRB Benefits Department will provide the survivor(s) with forms and application instructions and will determine if the survivor(s) is eligible to receive a regular survivor benefit.

If You are Denied a Benefit

If you are denied a retirement or survivor benefit, you will receive a written notice stating the reason(s) for the denial. You have the right to request reconsideration of the denial. If, after reconsideration, you are not satisfied with the decision, you have the right to request an appeal. The reconsideration and/or appeal procedure(s) to follow depends on the type of benefit you were denied. You also have the right to inspect and/or receive a copy of your records.

If you are denied an optional or disability retirement benefit or a survivor benefit by the PFRRB, unless otherwise instructed by the PFRRB, you may submit your reconsideration request in writing to the PFRRB. If you are denied a deferred retirement benefit or a survivor benefit as a former spouse by DCRB, you may direct your written reconsideration request to the DCRB Benefits Department.

Denial of a Disability Retirement Benefit

If you are denied a disability retirement benefit by the PFRRB, unless otherwise instructed by the PFRRB, you have the right to request reconsideration of its decision by filing a written petition requesting reconsideration by the PFRRB within 15 days after you receive its decision.

Your petition must state briefly and specifically why you disagree with the PFRRB decision, the basis for your position, and what award you are seeking. If your petition is based on new information, you must also submit a statement indicating that you could not have known or discovered the new matter before filing your original application. The PFRRB will grant or deny your petition for reconsideration within 15 days after you file your written petition. The PFRRB's decision will be in writing and will include its findings of fact and conclusions of law. If you are not satisfied with the PFRRB's reconsideration decision, you may file an appeal in the D.C. Court of Appeals.

Denial of an Optional or Deferred Retirement Benefit or a Survivor Benefit

If the PFRRB denies an optional retirement benefit or a survivor benefit, or DCRB denies a deferred retirement benefit or survivor benefit, you have the right to request reconsideration of those decisions. If your benefit is denied by the PFRRB, they will instruct you where to file your written reconsideration request. If your deferred retirement benefit or survivor benefit as a former spouse is denied by DCRB, a written reconsideration request must be submitted to the DCRB Chief Benefits Officer within 60 days after you receive DCRB's decision denying your benefit. Your request must include:

- your name, address and date of birth,
- the basis for your reconsideration request, and
- any supporting documentation.

DCRB will review your reconsideration request and issue a written decision within 90 to 120 calendar days after receipt of your written request.

DCRB's decision will:

- provide you with specific reasons for the decision, and
- notify you of your appeal rights.

Appeal Rights

If you are not satisfied with the reconsideration decision, you have the right to request an appeal. The appeal procedure to follow depends on when the benefit was earned and the issue involved. Generally, if the benefit was based on service accrued on or before June 30, 1997, you must follow the Treasury Department's benefit appeal process. If the benefit was based on service accrued after June 30, 1997, you must follow DCRB's benefit appeal process. If the benefit was earned during both time periods, you must follow the Treasury Department procedures, unless instructed otherwise.

Benefits Earned Through June 30, 1997

If the DCRB Chief Benefits Officer denies your request for reconsideration, you may appeal the decision to the Treasury Department. Your appeal must be in writing and received by the Treasury Department within 60 calendar days from the date of the DCRB Chief Benefits Officer's reconsideration decision letter. Your appeal must include:

- your name, address and date of birth,
- the basis for your appeal, and
- any supporting documentation.

The Treasury Department will notify you in writing of its decision regarding your appeal. Its letter will:

- provide you with specific reasons for its decision, fully setting forth the Treasury Department's findings and conclusions on the appeal; and
- notify you of your right and timeframe to seek judicial review of the decision.

Judicial Review

An individual whose appeal is denied by the Treasury Department may file a civil action in the United States District Court for the District of Columbia. The action must be filed within 180 calendar days after the date of the Treasury Department's letter informing you of its final decision.

Benefits Earned After June 30, 1997

If the DCRB Chief Benefits Officer denies your request for reconsideration, you may appeal the decision to the DCRB Executive Director. Your appeal must be in writing and be received by the DCRB Executive Director within 60 calendar days from the date of the DCRB Chief Benefits Officer's reconsideration decision letter. Your appeal must include:

- your name, address and date of birth,
- the basis for your appeal, and
- any supporting documentation.

The DCRB Executive Director has 90 calendar days to issue a written decision, but may take up to 120 calendar days. The decision will:

- provide you with specific reasons for the decision;
- provide references to the laws, regulations, or procedures on which the decision is based; and
- notify you of your right and timeframe for judicial review of the decision.

Judicial Review

You have the right to file an action in the D.C. Superior Court to obtain a review of DCRB's appeal decision. The action must be filed within three years after the date of DCRB's letter informing you of its final decision.

Benefits Earned Before, On and After June 30, 1997

If the DCRB Chief Benefits Officer denies your request for reconsideration, you may appeal the decision by submitting a written request to the Treasury Department as outlined above. The Treasury Department will consider your claim for a benefit based on service performed through June 30, 1997, and the DCRB Executive Director will consider your claim for a benefit based on service performed after June 30, 1997.

If You Disagree with the Amount of Your Benefit

If you (or your survivor) disagree with the amount of your optional, deferred, or disability retirement benefit or your survivor benefit, a written request for reconsideration must be submitted to the DCRB Chief Benefits Officer. If the DCRB Chief Benefits Officer denies the request for reconsideration, you (or your survivor) have the right to appeal to the Treasury Department or the DCRB Executive Director. You must follow the reconsideration and/or appeal procedures described above under "Denial of an Optional or Deferred Retirement Benefit or a Survivor Benefit."

You also have the right to inspect and/or receive a copy of your records. You may direct such request in writing to the DCRB Benefits Department.

Receiving a Retirement or Survivor Benefit

Once your application for an optional or disability retirement benefit is approved by the PFRRB, a Board Order is forwarded to the DCRB Benefits Department. When the DCRB Benefits Department has all of the required documents, it usually takes between 30 and 90 calendar days from your approved retirement date for you to receive your first monthly benefit payment. That initial payment will be retroactive to your effective retirement date. Thereafter, your annuity is payable to you on the first business day of each month for the prior month. Earnings statements are mailed to annuitants each month.

You are required to receive your benefit payment electronically via a direct deposit to a bank, credit union, or similar account. If you change financial institutions, you must notify the DCRB Member Services Center as soon as possible and provide them with a new direct deposit application. You may use your financial institution's direct deposit form or DCRB's form, which is available from the DCRB Member Services Center or DCRB's website at www.dcrb.dc.gov. The completed form must be mailed to the DCRB Benefits Department for processing. Contact DCRB's Member Services Center for more information.

It is important that you contact the DCRB Member Services Center if you move or change your designated financial institution. Your annuity may be delayed or suspended if you fail to update your records. Change of address and tax withholding forms are also available on DCRB's website.

Note: If you receive benefit payments from the Plan that you are not eligible to receive, you are responsible for returning those overpayments to the Plan.

Your benefit payment may be subject to federal and state income taxes. DCRB will report your total benefit payments to you on a 1099-R form each year in January for the payments received the prior year. A copy of your 1099-R will also be provided to the Internal Revenue Service. DCRB does not provide tax advice.

The above information also applies to when and how your eligible survivor(s) receives his/her regular survivor benefit payment. The timing and distribution of a lump-sum survivor benefit payment will vary. The above information also applies to Plan members who are eligible to receive a deferred retirement benefit (including their survivor(s)) and former spouses who are survivors but are not issued a Board Order by the PFRRB.

A retired member's retirement benefit may not be paid to a third-party, except for the collection of benefit overpayments by the Plan, federal tax levies, court-ordered child or spousal support, or a division of marital property pursuant to a QDRO.

In the case of a benefit payment to a minor child, or other mentally or legally incapacitated individual, payment may be made on behalf of that individual to his/her fiduciary.

Receiving a Retirement or Survivor Benefit Involving a QDRO

Retirement Benefit

If a QDRO assigns a portion of your retirement benefit to your former spouse, payments to your former spouse will begin prospectively as soon as administratively practicable, and will stop if your retirement benefit payments stop or if your former spouse predeceases you. If payments to your former spouse stop while you are living, your future retirement benefit payments will be restored to the amount they would have been had a QDRO not been issued. Your QDRO must be issued prior to your death, and accepted and approved by DCRB.

Survivor Benefit

If a QDRO awards your former spouse all or a portion of a regular survivor benefit, he/she will begin receiving the benefit upon your death. A regular survivor benefit paid to a former spouse will stop if he/she remarries prior to reaching age 55 or when he/she dies. If payments to a former spouse stop (or never begin), your eligible survivor(s) (i.e., your surviving spouse and/or surviving children) will begin receiving a regular survivor benefit payment, as if a QDRO had not been issued. Your QDRO must be issued prior to your death, and accepted and approved by DCRB.

GENERAL INFORMATION

Your Health and Life Insurance Benefits

Health and life insurance benefits are not benefits provided under the Police and Fire Retirement Plan. To be eligible for post-employment health or life insurance coverage, you must meet the eligibility requirements under your applicable health and life insurance programs. The premium payments for your retiree health and life insurance benefits are deducted from your retirement benefit. For detailed information, please go to DCRB's website at www.dcrb.dc.gov.

Continuing Your Health Care Coverage

District Coverage

To continue your coverage under the District of Columbia Employees Health Benefits (DCEHB) Program into retirement, you must be enrolled in a health plan at the time of your retirement and have been continuously enrolled for at least five years prior to your retirement date. You must also have at least five years of **creditable District service** if you are retiring under Tier 2 and at least 10 years of creditable District service if you are retiring under Tier 3. If you retire under deferred retirement and no more than five years have passed since you were enrolled in a District health plan (and you have the required years of creditable District service), District retiree health care may apply. If you retire on a service-related disability, the five year continuous enrollment requirement may be waived and the creditable District service requirement does not apply.

Federal Coverage

To continue your coverage under the Federal Employees Health Benefits (FEHB) Program into retirement, you must have been continuously enrolled in a health plan for at least five years prior to your retirement date. This requirement may be waived if you retire on a service-related disability with *fewer* than five years. Federal health care coverage does not cover domestic partners and does not apply if you retire under deferred retirement.

Summary of Health Care Coverage

Coverage	Minimum Years of Service Required*	Minimum Years of Enrollment Required	Domestic Partner Coverage	Deferred Retirees	Retiree Percentage of Premium
District Health Plan	Tier 2: 5 years Tier 3: 10 Years	5 years	Yes	Yes	Tier 2: 25%** Tier 3: 70% with 3% reduction for every year greater than 10 years (minimum 25%)
Federal Health Plan	5 years	5 years	No	No	Generally 25%***

*This may be waived if you retire on a service-related disability with fewer than five years.

**Your premium is also 25% if you retire on a service-related disability under Tier 2 or Tier 3.

***Questions about your premium percentage should be directed to the Office of Personnel Management (see page 71).

If you are not eligible for retiree health care coverage, you may be able to temporarily continue your coverage under the District or federal government's temporary continuation of coverage (TCC) program.

Coverage for Your Survivors

Depending on the type of your retiree health care coverage at the time of your death, your survivors may be able to continue coverage after your death. Also, under certain circumstances, your former spouse who is a party to a QDRO may be able to continue coverage. See www.dcrb.dc for more information.

Medicare

While working for the Police or Fire Department, you are required to make payments into Medicare, which are deducted from your pay by the Police or Fire Department. Consequently, you are eligible for Medicare when you reach age 65. The enrollment period is the seven-month period beginning three months before your 65th birthday, the month of your birth, and the three months following your birth month. If you sign up after that time, you will incur a penalty that will increase your premiums from that time forward. For more information on Medicare, go to www.medicare.gov or call 800-633-4227 (TTY 877-486-2048).

If you retire with District health care coverage, *when you become eligible for Medicare at 65, Medicare becomes your primary coverage and your District coverage is secondary.* Contact DCHR for more information.

Continuing Your Life Insurance Coverage

To continue your life insurance coverage under the District of Columbia Employees Group Life Insurance (DCEGLI) Program or the Federal Employees Group Life Insurance (FEGLI) Program into retirement, you must have been enrolled for at least five years immediately before your retirement date. You may convert your group policy to an individual policy.

The amount of your basic insurance at retirement will continue until you reach age 65. After 65, your basic insurance amount will begin to be reduced based on the type of reduction you chose at your retirement (75% reduction, 50% reduction, no reduction).

Life Insurance Beneficiary

When you die, life insurance proceeds will be paid in the following order:

- your written designated beneficiary;
- your spouse;
- your child(ren) or their descendants (your grandchild(ren));
- your parent(s);
- your estate;
- your other next of kin under the laws of your state of residence at the time of your death.

For *information* regarding health and/or life insurance:

- if you are an active-duty police officer, you must contact MPD-OHR at 202-727-4261;
- if you are an active-duty firefighter, you must contact DCHR at 202-442-7627; or
- if you are retired, you should contact the DCRB Member Services Center at 202-343-3272 (or toll free at 1-866-456-3272) or dcrb.dc.gov.

Note: The above offices only provide forms and information on the programs and can make certain changes to your records. The U.S. Office of Personnel Management (**OPM**) and the D.C. Government negotiate and administer their respective health and life insurance programs.

To *designate* or *change* your designated life insurance beneficiary:

- if you are an active-duty police officer, you must contact the MPD-OHR at 202-727-4261;
- if you are an active-duty firefighter, you must contact DCHR at 202-442-7627;
- if you are retired and you were hired after September 30, 1987, you are covered under DCEGLI, and you must contact the DCRB Member Services Center; or
- if you are retired and you were hired prior to October 1, 1987, you are covered under FEGLI, and you must contact OPM by calling 1-724-794-2005 or by writing to:

Office of Personnel Management
Retirement Operations Center
P.O. Box 45
Boyers, PA 16017-0045

When you retire, DCRB Member Services will send all your FEGLI forms to OPM, including any FEGLI Beneficiary Designation Form(s) you had on file with MPD-OHR or DCHR as an active police officer or firefighter. Any subsequent FEGLI Beneficiary Designation Form(s) after you retire, must be submitted by you directly to OPM.

DCRB Member Services will not accept FEGLI Beneficiary Designation Forms. For more information about FEGLI, please see www.opm.gov.

Social Security Retirement Benefits

As an active Plan member, Social Security taxes were not withheld from your pay. Therefore, you are not eligible for Social Security retirement benefits based on your employment with the Police or Fire Department. However, you might be eligible for Social Security retirement benefits from other employment or your spouse's employment. For more information, go to www.socialsecurity.gov or call 800-772-1213 (TTY 800-525-0778).

Administrative Information

The Office of D.C. Pensions

The Office of D.C. Pensions (**ODCP**), within the Treasury Department, administers Treasury's responsibilities under the BBA. This includes managing the funds used to pay retirement and survivor

benefits and lump-sum payments that are the responsibility of the Federal Government. The Treasury Department entered into a Memorandum of Understanding (**MOU**) with the District government that designates DCRB as the Treasury Department's Benefits Administrator.

The District of Columbia Retirement Board

The District of Columbia Retirement Reform Act of 1979, Public Law 96-122, as amended, created DCRB as an independent agency of the District Government with exclusive authority and discretion to manage and control the retirement funds for District teachers, police officers, and firefighters. DCRB has a 12-member Board of Trustees (Board), which invests the assets of the funds that are used to pay retirement and survivor benefits and lump-sum death payments that are the financial responsibility of the District. DCRB is also the Benefits Administrator for the District.

The Board meets at least quarterly to transact Board business. Those meetings are open to the public. The Board also issues an annual financial statement each year showing the condition of the Retirement Fund. The Board's meeting minutes and annual financial reports are available on DCRB's website at dcrb.dc.gov.

The Board Members (as of December 31, 2017)

<i>Joseph W. Clark</i>	<i>Chair of the Board, Mayoral Appointee, and Designated Agent for Service of Process</i>
<i>Janice M. Adams</i>	<i>Mayoral Appointee</i>
<i>Lyle M. Blanchard</i>	<i>Treasurer, Council Appointee</i>
<i>Joseph M. Bress</i>	<i>Council Appointee</i>
<i>Mary A. Collins</i>	<i>Elected Retired Teacher</i>
<i>Gary W. Hankins</i>	<i>Vice-Chair/Secretary, Elected Retired Police Officer</i>
<i>Darrick O. Ross</i>	<i>Elected Active Police Officer</i>
<i>Nathan A. Saunders</i>	<i>Elected Active Teacher</i>
<i>Edward C. Smith</i>	<i>Elected Active Firefighter</i>
<i>Thomas N. Tippet</i>	<i>Elected Retired Firefighter</i>
<i>Michael J. Warren</i>	<i>Council Appointee</i>
<i>Lenda P. Washington</i>	<i>Mayoral Appointee</i>
<i>Jeffrey A. Barnette</i>	<i>Ex Officio Representative, Non-Voting</i>

For the Board's address, see "Contact Information" on page 69.

As Benefits Administrator, DCRB's Benefits Department calculates benefits, arranges for the payment of benefits, answers questions related to the Plan, determines eligibility for a deferred retirement benefit and a former spouse survivor benefit, conducts earned income reviews for disability retirees, and carries out the day-to-day processing of retirement and survivor benefits, including those related to QDROs.

Other departments of the District government that determine benefit eligibility and/or provide data related to salary, retirement contributions, and/or service are:

- The PFRRB, as a non-adversarial fact finding body, makes findings of fact, conclusions of law, and decisions regarding involuntary separation; eligibility for an optional retirement benefit or a survivor

benefit(s); the granting of a disability retirement benefit; and, as applicable, decisions regarding annual medical reviews; and the initial determination of student certification. The PFRRB forwards Board Orders to the DCRB Benefits Department for Plan members who are eligible for an optional or disability retirement benefit or individuals eligible for a survivor benefit(s).

- The PFC conducts medical examinations for Plan members who may be granted a disability retirement benefit. The PFC provides its findings to the PFRRB.
- The MPD-OHR (police officers) and DCHR (firefighters) provide salary and service data used to calculate benefits. These offices also provide members with pre-retirement counseling including an estimate of their pension benefit.
- OPRS provides DCRB with information related to member contribution amounts, including data regarding purchase of service deposits.

CONTACT INFORMATION

The DCRB Member Services Center is available to answer your questions Monday through Friday from 8:30 a.m. to 5:00 p.m. Eastern Time, except on holidays recognized by the District Government. Below is important contact information.

Contact	Action/Request	Address/Phone
District of Columbia Retirement Board (DCRB)	Actives, retirees, terminated vested and survivors: <ul style="list-style-type: none"> • Questions about the Plan or your retirement/survivor benefits or payments; • Changes of address, tax withholdings, direct deposit information, or marital/dependent status; • Changes in marital status or number of dependents; • Applications for deferred retirement, survivor benefits; • Reconsideration of a benefit denial or the amount of a retirement or survivor benefit(s); • Forms or information about post-retirement retiree and survivor health and life insurance; • Child survivor student certification; • DC Spouse Equity Act Information Statement related to a QDRO; • Terminate a benefit or request a redetermination due to a change in eligibility status; • Report the death of a Plan member or of a survivor who is receiving an annuity; • QDRO approval and processing; • Change or designate a beneficiary for your remaining retirement contributions or your District life insurance proceeds; • Annual income verification (disability retirees); • Annuitant verification; • Refunds of Plan contributions for separated employees; • Application/determinations of lump-sum death benefits; • Appeal of DCRB reconsideration of a benefit based on 100% service performed after June 30, 1997; • Approval of powers of attorney, guardianships, and conservatorships for retirees and survivors; • Income withholding for child and spousal support; • Copies of SPDs and Summary Annual Reports (SARs); or • Information about the Plan's investments. 	<p>DC Retirement Board 900 7th Street, NW 2nd Floor Washington, D.C. 20001 202-343-3200 Fax: 202-566-5000</p> <p>Member Services Center and Benefits Department 202-343-3272 or toll free at 1-866-456-3272 Fax: 202-566-5001 Email: dcrb.benefits@dc.gov</p>
Police and Firefighters' Retirement and Relief Board (PFRRB)	Actives and retirees: <ul style="list-style-type: none"> • Optional retirement eligibility or an application, including eligibility for a survivor; • Disability retirement eligibility or process inquiries, including eligibility for a survivor; • Report the death of a Plan member or of a survivor who is receiving an annuity; • Request reconsideration of the percentage of a disability determination; or • Annual medical verification (disability retirees). 	<p>D.C. Department of Human Resources One Judiciary Square 441 4th Street, NW Suite 340 North Washington, D.C. 20001 202-442-9700</p>

Contact	Action/Request	Address/Phone
Office of D.C. Pensions (ODCP); U.S. Department of the Treasury	Retirees with police officer or firefighter service performed through June 30, 1997, and retirees with police officer or firefighter service performed both before and on and after June 30, 1997: <ul style="list-style-type: none"> • Appeal a denial for a request for reconsideration of a benefit (optional, deferred, and survivor) or the amount of such benefit. 	Office of D.C. Pensions U.S. Department of the Treasury 1500 Pennsylvania Ave., NW Washington, D.C. 20220 202-622-0800
District of Columbia Department of Fire and Emergency Medical Services (Fire Department); D.C. Department of Human Resources; Division of Compensation, Classification and Benefits (DCHR)	Active firefighters: <ul style="list-style-type: none"> • Forms or information about health and life insurance; • Change or designate a life insurance beneficiary; • Request a retirement benefit estimate; • Schedule an appointment for pre-retirement counseling; • Purchase of service information; or • Elect a refund of contributions or deferred retirement at separation. 	One Judiciary Square 441 4th Street, NW Room 330 South Washington, D.C. 20001 202-442-9700 Email: www.dchr@dc.gov Benefits Department 202-442-7627
District of Columbia Department of Fire and Emergency Medical Services; Office of the Fire Chief (FEMS)	Active firefighters: <ul style="list-style-type: none"> • Authorization to retire; or • Request permission to remain as an active-duty firefighter after reaching age 60. 	2000 14th St., NW 5th Floor Washington, D.C. 20009 202-462-0807 Email: info.fems@dc.gov
District of Columbia Metropolitan Police Department; Office of Human Resources (MPD-OHR)	Active police officers: <ul style="list-style-type: none"> • Forms or information about health and life insurance; • Change or designate a life insurance beneficiary; • Request a retirement benefit estimate; • Schedule an appointment for pre-retirement counseling; • Request permission to remain as an active-duty police officer after reaching age 60; • Authorization to retire; • Purchase of service information; or • Elect a refund of contributions or deferred retirement at separation. 	300 Indiana Ave., NW Room 6061 Washington, D.C. 20001 202-727-4261
Police and Fire Clinic (PFC)	Actives: <ul style="list-style-type: none"> • Report a disability or aggravation of an illness or injury; or • Schedule a medical examination. Retirees receiving a disability retirement benefit: <ul style="list-style-type: none"> • Annual medical review requirements. <p>Note: Members who retired POD (Performance of Duty) 100% disability, should contact the Case Management Section of the PFC at (202) 269-7395 to discuss applicable benefits.</p>	920 Varnum Street, NE Washington, D.C. 20017 202-854-7400

District of Columbia Police Officers and Firefighters' Retirement Plan

Contact	Action/Request	Address/Phone
District of Columbia Office of Pay and Retirement Services (OPRS); Office of the Chief Financial Officer	Actives: <ul style="list-style-type: none"> • For a printout stating the amount of your retirement contributions; or • Information related to purchase of service deposits. 	One Judiciary Square 441 4th Street, NW Suite 410 South Washington, D.C. 20001 202-741-8660
The Fraternal Order of Police (FOP)	Actives and retirees: <ul style="list-style-type: none"> • Collective bargaining agreement information. 	Metropolitan Police Labor Committee 1524 Pennsylvania Ave., SE Washington, D.C. 20003 202-548-8300
D.C. Firefighters' Association (IAFF Local 36)	Actives and retirees: <ul style="list-style-type: none"> • Collective bargaining agreement information. 	2120 Bladensburg Road, NE Room 210 Washington, D.C. 20018 202-635-8500
Office of Personnel Management (OPM)	Retirees hired before October 1, 1987: <ul style="list-style-type: none"> • Forms or information about federal health and life insurance; or • Designate or change a beneficiary for federal life insurance. 	The U.S. Office of Personnel Management Retirement Operations Center P. O. Box 45 Boyers, PA 16017-0045 1-724-794-2005 www.opm.gov

FREQUENTLY ASKED QUESTIONS

Frequently Asked Questions for Actives and Retirees

1. Who do I call if I have a question about the Plan?

- If you are an active-duty police officer or firefighter, you should contact the MPD Office of Human Resources (MPD-OHR) (police officers) at 202-727-4261 or the D.C. Department of Human Resources (DCHR) (firefighters) at 202-442-7627.
- If you are retired or terminated vested, you should contact the DCRB Member Services Center at 202-343-3272 (or toll free at 1-866-456-3272) or via email at dcrb.benefits@dc.gov.

2. How much do I contribute toward my retirement benefit?

To help pay for your retirement benefit, you are required to make retirement contributions to the Plan while you are employed by the Police or Fire Department. Each pay period, your required retirement contribution is automatically deducted from your pay. You contribute:

- 7% of your base pay, if you were hired before November 10, 1996, or
- 8% of your base pay, if you were hired on or after November 10, 1996.

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

When you die, either before or after you retire, your eligible surviving spouse or child(ren) will automatically be entitled to a regular survivor benefit. You do not have to pay for that benefit. However, when you retire, you may elect an additional survivor benefit for your eligible spouse or child. If you make this election, your retirement benefit will be reduced by 10%. Upon your death, your designated eligible surviving spouse or child will receive an increased survivor benefit equal to the 10% reduction, minus any applicable age differential.

4. What is police officer or firefighter service?

You earn police officer or firefighter service credit while you are employed by the Police or Fire Department and you are making retirement contributions to the Plan. Your police officer or firefighter service does not include periods of suspension, but may include periods of leave, such as, military leave, approved union leave, and approved leave without pay.

Note: Your unused sick leave is added to your total creditable service to calculate the amount of your optional retirement benefit. However, it is not used to determine your eligibility for an optional retirement benefit. Also, it is not used to determine if a police officer is eligible to have base pay include longevity pay when calculating an optional retirement benefit.

5. What is Lateral Transfer Service?

If you were appointed to the Police Department after January 11, 2000, as a lateral law enforcement officer (LLEO) pursuant to the Lateral Law Enforcement Act, lateral transfer service is your years of authorized prior law enforcement service. Lateral law enforcement transfer service is used with police officer service to determine your eligibility to retire and it is included in your total creditable service to calculate your retirement benefit, provided you purchase your lateral transfer service before you retire.

If you transferred after October 2, 2001, from being a single role EMT or paramedic with FEMS to become a uniformed EMT firefighter with the Fire Department pursuant to the Lateral EMT Act, lateral transfer service is your years of authorized prior service as an EMT or paramedic. Lateral EMT transfer service is used with firefighter service to determine your eligibility to retire, even if you do not purchase your lateral transfer service. It is included in your total creditable service to calculate the amount of your retirement benefit, provided you purchase your lateral transfer service before you retire.

6. What is other creditable service?

Other creditable service may be included in your total creditable service to calculate the amount of your retirement benefit. Examples of other creditable service include prior government civilian service covered under CSRS and active military service.

Note: You *must* complete a purchase of service deposit to receive credit for your prior civilian CSRS service while you are an active-duty police officer or firefighter. You may need to complete a purchase of service deposit to retain service credit for your active military service. (For more information, see pages 20-21).

7. What is total creditable service?

Total creditable service is your combined full years and full months of police officer or firefighter service and, if applicable, lateral transfer service and/or other creditable service. Your total creditable service is used to calculate the amount of your retirement benefit.

8. How do I find out if I am eligible to receive an optional retirement benefit?

You must contact the PFRRB at 202-442-9622 or MPD-OHR (active-duty police officers) at 202-727-4261 and DCHR (active-duty firefighters) at 202-442-7627.

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

Yes. If you are an active-duty police officer, you may contact the MPD-OHR/Payroll Department at 202-727-4261. If you are an active-duty firefighter, you may contact DCHR at 202-442-7627. Police officers and firefighters may also contact the DCRB Member Services Center at 202-343-3272 (or toll-free at 1-866-456-3272). You will need to provide a proposed retirement date. You can also calculate your own estimated benefit by using the calculator on DCRB's website at www.dcrb.dc.gov. Please remember that these are estimates only and that your actual annuity may differ from your estimate.

10. Can I have my retirement annuity directly deposited into my bank account?

Yes. Annuitants must receive their annuity payments via direct deposit. If you are currently receiving a check and you want to convert to direct deposit, please contact the DCRB Member Services Center. You may also use the direct deposit form available from the DCRB website or you may submit your bank's direct deposit form to DCRB Member Services. If direct deposit is not an available option for you, you must contact the DCRB Member Services Center.

11. When will I receive my first benefit payment?

It usually takes between 30 and 60 days after DCRB receives your retirement package from MPD-OHR or DCHR and your contribution information (including any purchase of service installment payments) from OPRS before you will receive your first benefit payment. Your first benefit payment will be retroactive to your benefit commencement date, which is the next business day after your retirement date. After you receive that first payment, you will receive a payment on the first business day of each subsequent month, as long as you remain eligible for payments.

12. Will I receive a written statement showing my pension earnings, tax withholdings, etc.?

Yes. An earnings statement is mailed to you for your records shortly after the first business day of the month (when benefit payments are issued). Your earnings statement contains information regarding the gross and net amounts of your annuity payment, as well as other pertinent information (e.g., tax withholding allowances, deductions for health and life insurance premiums, and any child support deductions).

13. Can I continue my health and life insurance benefits after I retire?

You may continue those benefits if you have had five years of continuous health and life insurance coverage at your retirement date. The five-year requirement may be waived if you retire on a service-related disability with fewer than five years of continuous service. Additionally, for District health insurance coverage, you must have at least five years of creditable District service if you are retiring under Tier 2 and at least 10 years of creditable District service if you are retiring under Tier 3. The creditable District service requirement does not apply if you retire on a service-related disability. To determine your eligibility for coverage prior to your retirement date, you should contact the MPD-OHR (police officers) at 202-727-4261 or DCHR (firefighters) at 202-442-7627.

14. Who do I contact to change or to find out who I designated as the beneficiary for my Plan contributions or life insurance?

- If you are an active-duty police officer, you must contact MPD-OHR, or if you are an active-duty firefighter, you must contact DCHR for your written designated beneficiary for your Plan contributions or life insurance.
- If you are retired, you must contact the DCRB Member Services Center for your written designated beneficiary for your Plan contributions.

- If you are retired and you were hired after September 30, 1987, you must contact the DCRB Member Services Center for your written designated beneficiary for your District life insurance.
- If you are retired and you were hired prior to October 1, 1987, you must contact OPM for your written designated beneficiary for your federal life insurance.

You may also find beneficiary forms on DCRB's website. You should keep copies of your beneficiary designations for our own records.

15. Will my benefit be adjusted for equalization or cost-of-living increases?

The type of increase you receive depends on your retirement date. If you retired before February 15, 1980 (Tier 1), you may receive equalization pay. If you retired on or after February 15, 1980 (Tiers 1, 2 and 3), you may receive annual cost-of-living adjustments (COLAs). You cannot receive both equalization pay and a COLA.

Frequently Asked Questions for Survivors

16. Where do I report the death of a Plan member or a Survivor?

You should contact MPD-OHR when an active police officer dies or DCHR when an active firefighter dies.

The DCRB Member Services Center should be notified when a retired or separated Plan member or survivor annuitant dies and you should also contact the PFRRB for the death of a retired Plan member who was receiving an optional or disability retirement benefit. Any benefit payment sent to a retired or survivor annuitant after his/her death **must be returned to DCRB**.

17. How do I apply for survivor benefits?

With the exceptions described below, you must contact the PFRRB to apply for survivor benefits. The PFRRB will provide you with forms and application instructions. You must provide the PFRRB with proof of eligibility and a certified copy of the member's death certificate. The PFRRB will determine if you are eligible to receive a regular survivor benefit. In the event the PFRRB determines that a member's death is service related, it will also make an initial determination as to whether you are eligible to receive a lump-sum survivor benefit payment.

If you are a former spouse under a QDRO entitled to a regular survivor benefit, the survivor of a member who was receiving a deferred retirement benefit, or the survivor of a terminated vested member who was eligible to receive a deferred retirement benefit, you must contact the DCRB Member Services Center to apply for a survivor benefit. The DCRB Benefits Department will provide you with application instructions and determine if you are eligible to receive a regular survivor benefit.

18. How long will I receive a regular spouse-survivor benefit?

If you are determined to be eligible to receive a regular spouse survivor benefit, the benefit will continue for your lifetime unless you remarry prior to reaching age 55. A terminated regular spouse survivor benefit may start again if your remarriage ends because of death, annulment, or divorce.

Note: A regular spouse survivor benefit based on service accrued on or before June 30, 1997 continues for your lifetime, unless you remarry prior to age 60. If your survivor benefit is based on service performed before and after June 30, 1997, and you remarry after age 55, but before age 60, you will only continue to receive the portion of your survivor benefit which is based on service accrued after June 30, 1997.

19. How long will I receive a regular child-survivor benefit?

If you are determined to be eligible to receive a regular child-survivor benefit, the benefit will continue until you (i) reach 18, or 22 if you are a full-time student; (ii) marry; or (iii) die.

If you are a full-time student, you and the academic institution must complete a Student Certification Form (available from the DCRB Member Services Center) every semester. If you remain in school, you can continue to receive an annuity up to age 22. You **must** inform DCRB if you are no longer enrolled as a full-time student. Failure to inform DCRB of loss of eligibility will result in overpayments you (or your representative if under 18) are responsible for repaying to the Plan.

A regular child-survivor benefit that is paid to a child who is single and is incapable of self-support because of a mental or physical disability will stop when he/she marries, recovers from the disability, or dies. A regular child-survivor benefit may start again if his/her eligibility is re-established.

GLOSSARY OF TERMS

Active Duty is when you are working for (not retired or separated from) the Police or Fire Department.

Active Military Service is military service you performed prior to your retirement date with the Police or Fire Department and includes honorable active service in the Army, Navy, Air Force, Marine Corps, or Coast Guard of the United States. It does not include service in the National Guard, except when Guard members are ordered to active duty in the service of the United States.

For your active military service to be included in your total creditable service, you may be required to complete a purchase of service deposit for that service to avoid a reduction in your retirement benefit when you reach Social Security Full Retirement Age. You do not need to complete a purchase of service deposit for active military service you performed prior to January 1, 1957. [See D.C. Code §§ 5-701(11), 5-704(h)]

Actuarial Cost means the dollar increase in the present value of future retirement benefits that results from switching optional retirement tiers or from crediting lateral transfer service. The calculation of the present value of future benefits is based on the Fund's actuarial assumptions.

Additional Survivor Benefit is an elected increase to a regular post-retirement survivor benefit for your designated eligible surviving spouse or child. If you elect an additional survivor benefit when you retire, your retirement benefit is reduced by 10% and your designated survivor's regular survivor benefit will be increased by an amount equal to your 10% reduction, minus any applicable age differential. [See D.C. Code § 5-716(f)]

Adjusted Average Base Pay is the average base pay increased by the percentage (adjusted to the nearest one tenth of one percent) in the Consumer Price Index for all Urban Consumers (CPI-U - 1967 wage base), published by the Bureau of Labor Statistics, between the month in which the Plan member retires and the month immediately prior to the month he/she dies. For Plan members hired on or after November 10, 1996 (Tier 3) and their survivors, the increase is capped at 3% per year. [See D.C. Code § 5-701(18)]

Annuity means your annual retirement or survivor benefit that is paid on a monthly basis. The recipient of an annuity is called an "annuitant."

Average Base Pay for Plan members hired before February 15, 1980 (Tier 1), is the highest annual pay rate resulting from averaging your base pay over any 12 consecutive months as a police officer or firefighter. For Plan members hired on or after February 15, 1980 (Tiers 2 and 3), average base pay is the highest annual pay rate resulting from averaging your base pay over any 36 consecutive months as a police officer or firefighter. If you were earning pay at different rates during any of the 12 or 36 consecutive months, each pay rate will be calculated based on the length of time it was in effect. [See D.C. Code § 5-701(17)]

Base Pay is your annual pay rate. It includes your regular pay plus any differential pay for a special occupational assignment. For firefighters, base pay also includes longevity pay. For police officers who have at least 25 years of total creditable service at retirement, base pay also includes longevity pay. Base pay does not include other pay categories such as overtime, holiday pay, or military pay. [See D.C. Code §§ 5-701(6), 5-723.02, 5-544.01]

Note: If you retired prior to August 29, 1972, longevity pay was not used in calculating annual retirement benefits. The Police Recruiting and Retention Enhancement Amendment Act of 1999, D.C. Law 13-101. [See D.C. Code § 5-544.01(a)(3)]

Beneficiary is the person(s) (or trust) you designate in writing in a signed and witnessed beneficiary form to receive:

- a lump-sum payment of the retirement contributions you made to the Plan, if you die without leaving a survivor eligible for a survivor annuity. The payment for your retirement contributions is equal to:
 - (i) the amount of your total retirement contributions, if you die before you retire; or
 - (ii) any remaining retirement contributions, if you die after you retire; and/or
- a lump-sum payment of your life insurance proceeds.

If you do not designate a beneficiary(ies), the default beneficiary will be determined by the applicable order of precedence. [For retirement contributions, see D.C. Code § 5-706(c), (d); for District life insurance proceeds, see D.C. Code § 1-622.08(a); and for federal life insurance proceeds, see 5 U.S.C. § 8705(a)]

Benefits Administrator means the District of Columbia Retirement Board (DCRB). The Benefits Administrator is responsible for calculating and administering the benefits payable under the terms of the Plan for the District Government and the Treasury Department. [See D.C. Code §§ 1-204.24d(21), 1-711(a), (e), and 1-903.04(a)]

Board Order means a formal decision issued by the District of Columbia Police and Firefighters Retirement and Relief Board (PFRRB) approving or denying an application for an optional or disability retirement or a survivor annuity or other action. [See D.C. Code § 5-721]

Calendar Year is a year that begins on January 1 and ends on December 31.

Civilian Service is honorable active service in the District Government, or in the executive, judicial, or legislative branches of the Federal Government, including work in government-owned or controlled corporations and Gallaudet University covered under the federal Civil Service Retirement System (CSRS).

For your prior civilian service to be included in your total creditable service, you must have:

- had CSRS retirement deductions (with no Social Security deductions) taken from your pay during such service;
- received a refund, including any interest you earned, of all of your retirement contributions you made during your prior service; and
- completed a purchase of service deposit to the Plan while you were an active Plan member. [See D.C. Code §§ 5-701(15), 5-704(e)]

Cost-of-Living Adjustments (COLAs) are adjustments in your benefit based on increases, if any, in the cost of living. During January of each year, the Mayor determines the percentage change in the Consumer Price Index-All Urban Consumers (CPI-U) for the previous calendar year. For police officers and firefighters hired on or after November 1, 1996, the annual increase may not exceed 3%. If there is no change in the CPI-U, or if the change is negative, no COLA is paid. [See D.C. Code § 5-718]

Creditable District Service for District health care purposes means all of your employment with the District of Columbia Government. [See D.C. Code § 1-621.03(2A)]

- A Tier 2 member must retire with at least 5 years of creditable District service and a Tier 3 member must retire with at least 10 years of creditable District service to be eligible for District retiree health care. These requirements do not apply if you retire on a service-related disability or die in the line of duty. [See D.C. Code § 1-621.09(j), (k)]

Deferred Retirement Benefit is earned when a police officer or firefighter is vested with at least five years of police officer or firefighter service and separates from service before becoming eligible for optional or disability retirement. Such police officer or firefighter is a terminated vested Plan member and may elect to receive a lump-sum refund of retirement contributions and service deposits he/she made to the Plan or an annuity beginning on the first day of the month he/she reaches age 55. [See D.C. Code § 5-717]

Eligible Surviving Child(ren) is a surviving child(ren) who is unmarried and:

- who is under age 18, or between the ages of 18 and 22, and a full-time student; or
- a child(ren) of any age incapable of self-support because of a physical or mental disability incurred prior to reaching age 18. [See D.C. Code § 5-701(5)(B)]

Eligible Surviving Spouse is the surviving husband or wife of a Plan member who:

- if your death occurs before you retire, was married to you at the time of your death;
- if your death occurs after you retire, was married to you for at least one year immediately before your death; or
- is the parent of your child(ren) by such marriage. [See D.C. Code § 5-701(3)(B), (4)(B)]

Note: A survivor benefit for an eligible surviving spouse will be paid until death or remarriage prior to age 55 (applies only to the portion of the survivor benefit based on service accrued after June 30, 1997) or age 60 (applies only to the portion of the survivor benefit based on service accrued through June 30, 1997).

Final Salary is the base pay you were earning at the time you retired or separated.

Former Spouse is a living person whose marriage to a Plan member resulted in a divorce, annulment, or legal separation, and who is entitled to all or a portion of a Plan member's retirement benefit and/or a regular survivor benefit under a court-issued Qualified Domestic Relations Order (QDRO) that is accepted and approved by DCRB as a qualifying court order under the D.C. Spouse Equity Act of 1988. For a former spouse to be eligible for a regular survivor benefit, he/she must be a person:

- who was married for at least nine months to a Plan member who performed at least 18 months of total creditable service in a position covered by the Plan;
- whose marriage to a Plan member was terminated prior to the Plan members' death; and
- who is a party to a QDRO that was issued prior to the Plan member's death. [See D.C. Code §§ 1-529.01 et seq.]

Full Month is thirty (30) days.

Full-Time Student is an eligible surviving child(ren) between the ages of 18 and 22 who is 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. A full-time student who reaches age 22 after July 1st is deemed to have reached age 22 on June 30th of the year following the year the child actually turned age 22. [See D.C. Code § 5-701(5A)]

Individual Retirement Record (IRR) reflects your monthly contributions deducted from your base pay during your Plan participation. The IRR (also referred to as *Form 2806*) is available from OPRS.

Labor Organization means the Fraternal Order of Police, MPD Labor Committee (active retired police officers) and the D.C. Firefighters' Association, Local #36, International Association of Firefighters (active firefighters). Active Plan members, who are on an approved leave of absence to serve as a full-time officer or employee for either of these labor organizations for purposes of bargaining with the District, continue their Plan participation by making the required contributions. [See D.C. Code § 5-704(f)]

Lateral Law Enforcement Officer is any law enforcement officer who is appointed after January 11, 2000, pursuant to the Lateral Law Enforcement Act and whose position or duties are listed below:

- a member of the Capitol Police;
- a member of the United States Park Police;
- a member of the Federal Protective Service;
- a member of the United States Secret Service Uniformed Division;
- an employee who performed duties in a position primarily related to the investigation, apprehension, or detention of individuals suspected or convicted of offenses against the criminal laws of the United States of America or any state of the United States of America, including a county sheriff and municipal police position; or
- a person who performed in any capacity described above within 12 months of his or her application to the Police Department at Class 1 Private. [See D.C. Code §§ 1-610.71 et seq.]

Lateral Transfer Service is your authorized prior service time that meets the requirements of the Lateral Law Enforcement Act or the Lateral EMT Act. If you were appointed after January 11, 2000, as a lateral law enforcement officer with the Police Department pursuant to the Lateral Law Enforcement Act, lateral transfer service is your years of authorized prior law enforcement officer service. Lateral transfer service is used with police officer service to determine your eligibility to retire and it is included in your total creditable service to calculate the amount of your retirement benefit, provided you complete a purchase of service deposit for such service before you retire. [See D.C. Code § 5-704(k)]

If you were transferred after October 2, 2001, from being a single role EMT or paramedic with the EMS to become a uniformed EMT firefighter (this may include a uninformed dual role EMT/Paramedic firefighter) with the Fire Department pursuant to the Lateral EMT Act, lateral transfer service is your authorized years of prior service as an EMT or paramedic. Lateral transfer service is used with firefighter service to determine your eligibility to retire, even if you do not complete a purchase of service deposit. It is included in your total creditable service to calculate the amount of your retirement benefit, provided you complete a purchase of service deposit for such service before you retire. [See D.C. Code § 5-704(i)]

Lump-Sum Refund of Your Retirement Contributions means an amount consisting of (i) mandatory retirement deductions made from your salary as an active Plan member, and (ii) voluntary amounts deposited into the Retirement Fund by an active Plan member covering lateral transfer service and other creditable service.

Mandatory Retirement Contributions are the 7% or 8% contributions to the Retirement Fund that you are required to make from your annual salary. [See D.C. Code § 5-706(a)]

- Police Officers' mandatory contributions are post-tax and are not taxable when distributed. Firefighters' mandatory contributions are pre-tax employer pick-up contributions under section 414(h)(2) of the Internal Revenue Code and are taxable when distributed. [See D.C. Code § 5-706(a)(1)]

Mayor is the Mayor of the District of Columbia or his/her designated agent or agents. [See D.C. Code § 5-701(12)]

Military Leave is military service you performed after your hire date with the Police or Fire Department and:

- In accordance with the Uniformed Services Employment and Redeployment Rights Act of 1994 (USERRA), 38 USC §§ 4301 et seq., 20 C.F.R. §§ 1002 et seq., military leave taken on or after October 13, 1994, means service in the uniformed services, such as, in the U.S. Armed Forces (Army, Navy, Marine Corps, Air Force and Coast Guard) and reserve components, and the Army and Air National Guard, the commissioned corps of the Public Health Service, the National Disaster Medical System, or any other category of persons designated by the President in time of war or national emergency. [See D.C. Code §§ 5-704(b)(2), 5-704(d), 5-716(g)]
- Military leave taken before October 13, 1994 means honorable active service in the Army, Navy, Air Force, Marine Corps, or Coast Guard of the United States. It does not include service in the National Guard, except when Guard members are ordered to active duty in the service of the United States. [See D.C. Code § 5-701(11)]

Non-Service-Related Disability means a physical or mental illness contracted or an injury that was incurred outside the line of active duty as a police officer or firefighter that prevents you from performing your duties as a police officer or firefighter. [See D.C. Code § 5-701(2) and (19)]

Other Creditable Service includes your years of civilian service performed prior to your hire date with the Police or Fire Department and/or active military service performed prior to your retirement date from the Police or Fire Department (military leave during war or national emergency or six-months of

approved leave without pay in a calendar year that are treated as police officer or firefighter service are excluded). If eligible, such service is included in your total creditable service to calculate the amount of your retirement benefit. Civilian service and active military service are not used to determine your eligibility for a retirement benefit, even if you complete a purchase of service deposit for such service. [See D.C. Code § 5-704]

Note: You must complete a purchase of service deposit for civilian service before you retire. You may need to complete a purchase of service deposit for active military service.

Plan Member is an active-duty police officer or firefighter, or a terminated vested police officer or firefighter or a retired police officer or firefighter.

Police Officer or Firefighter Service includes honorable service in the Police or Fire Department (suspensions are not included). You earn police officer or firefighter service credit while you are employed by the Police or Fire Department and you are making retirement contributions. Police officer or firefighter service may also include up to six months of approved leave in any calendar year, military leave (during war or national emergency), and approved union leave. Your police officer or firefighter service is used to determine your eligibility for retirement and the amount of your optional or deferred retirement benefit. [See D.C. Code § 5-701(10)]

Qualified Domestic Relations Order (QDRO) is a court-issued order assigning a portion of a retirement benefit and/or awarding a survivor benefit to a former spouse that DCRB may accept as a qualifying court order, if it complies with the D.C. Spouse Equity Act of 1988 (see D.C. Code §§ 1-529.01 et seq.). QDROs issued prior to March 16, 1989, or after a member's death, are not acceptable.

Regular Survivor Benefit is an annuity paid to your eligible surviving spouse and/or your surviving child(ren). It may also be paid to an eligible former spouse who is a party to a QDRO.

Remaining Retirement Contributions are the difference, if any, between the amount of your total contributions to the Plan and the amount of the total retirement benefits paid to you prior to your death.

Service-Related Disability is a physical or mental illness contracted or an injury that was incurred in the line of active-duty as a police officer or firefighter, or a physical or mental illness or an injury originally suffered in the line of active duty and later aggravated in the line of active duty as a police officer or firefighter, that prevents you from performing your duties as a police officer or firefighter. [See D.C. Code § 5-701(2) and (19)]

Social Security Full Retirement Age is the age (65 or later depending on date of birth) at which an individual qualifies to receive full Social Security old-age retirement benefits, provided he/she has earned the required number of Social Security credits. You do not earn Social Security credits as an active-duty police officer or firefighter.

Social Security Retirement Benefit is a retirement benefit you receive from the Social Security Administration, provided you qualify. To qualify, most individuals need to complete at least 10 years of Social Security covered employment to earn the required number of Social Security quarters. You do not earn Social Security credits as an active-duty police officer or firefighter.

Surviving Children means your living children after your death, including your recognized natural children, stepchildren, or any adopted children.

Surviving Spouse means your living wife or husband who you were married to at the time of your death.

Note: A surviving spouse may be a same-sex spouse from a valid marriage performed in the District of Columbia or another jurisdiction. [See *Obergefell v. Hodges*, 135 S. Ct. 2584 (2015); D.C. Code §§ 46-401 and 46-405.01]

Terminated Vested means a police officer or firefighter who left the Police or Fire Department before retirement with at least five years of police officer or firefighter service and who did not take a refund of their Plan contributions (or who has redeposited his/her refund with interest, if applicable), and will be eligible for a deferred retirement benefit at age 55.

Total Creditable Service is your combined full years and full months of police officer or firefighter service and, if applicable, lateral transfer service and/or other creditable service. It is used to calculate the amount of your retirement benefit. Each period of service can only be credited once.

Note: You must complete a purchase of service deposit for lateral transfer service and prior civilian service while you are an active Plan member. You may also need to complete a purchase of service deposit for active military service.

Uniformed EMT is a single role EMT or paramedic with the EMS who, pursuant to the Lateral EMT Act, transferred after October 2, 2001, to the Fire Department. A uniformed EMT may include a uniformed dual role EMT/Paramedic.

Unused Sick Leave is added to your police officer or firefighter service to calculate the amount of your optional retirement benefit. It is not used to calculate a deferred or a disability benefit. Unused sick leave is not used to determine your eligibility for a retirement benefit. It is not added to police officer service to determine if a police officer is eligible to have base pay include longevity pay when calculating a retirement benefit.

ABBREVIATIONS/ACRONYMS

BBA — Title XI of the Balanced Budget Act of 1997, Public Law 105-33, as amended [See D.C. Code §§ 1-801.01 et seq.]

C.F.R. — Code of Federal Regulations

COLA — Cost-of-Living Adjustment

CPI-U — Consumer Price Index-All Urban Consumers

CSRS – Civil Service Retirement System

D.C. or District — District of Columbia

D.C. Code — District of Columbia Official Code

DCHR — District of Columbia Department of Human Resources

DCRB — District of Columbia Retirement Board

EMS — Emergency Medical Services arm of the District of Columbia Fire and Emergency Medical Services (FEMS) Department, used when discussing prior EMT service

EMT — Emergency Medical Technician with FEMS

FEMS —The District of Columbia Fire and Emergency Medical Services Department

FERS — Federal Employees' Retirement System

Fire Department — firefighters and uniformed EMT firefighters arm of FEMS, used when discussing the Plan benefits for firefighters and uniformed EMT firefighters

Lateral EMT Act — Paramedic and Emergency Medical Technician Lateral Transfer to Firefighting Amendment Act of 2001, effective October 3, 2001, D.C. Law 14-28 [See D.C. Code § 5-409.01]

Lateral Law Enforcement Act — Lateral Appointment of Law Enforcement Officers Amendment Act of 2000, effective October 4, 2000, D.C. Law 13-160 [See D.C. Code §§ 1-610.71 et seq.]

LLEO — Lateral Law Enforcement Officer

MOU — Memorandum of Understanding

MPD — Metropolitan Police Department

MPD-OHR – Metropolitan Police Department Office of Human Resources

ODCP — Office of D.C. Pensions, U.S. Department of the Treasury

OPM — Office of Personnel Management, U.S. Government

OPRS — Office of Pay and Retirement Services, District of Columbia Government

PFC — Police and Fire Clinic

PFRRB — Police and Firefighters' Retirement and Relief Board

Plan — District of Columbia Police Officers and Firefighters' Retirement Plan or the Police and Fire Retirement Plan

Police Department — District of Columbia Metropolitan Police Department

Post-56 Military Service — Active military service performed after December 31, 1956.

QDRO — Qualified Domestic Relations Order

Retirement Fund — District of Columbia Police Officers and Fire Fighters' Retirement Fund or the Fund

Retirement Options Act — Metropolitan Police Department Retirement Options Amendment Act of 2008, effective September 11, 2008, D.C. Law 17-224 [See D.C. Code § 5-712(a-1), (a-2)]

SAR — Summary Annual Report

SPD — Summary Plan Description

TCC — Temporary Continuation of Coverage

Tier 1 — Members hired before February 15, 1980

Tier 2 — Members hired on or after February 15, 1980, but before November 10, 1996

Tier 3 — Members hired on or after November 10, 1996

Treasury Department — U.S. Department of the Treasury

