

# District of Columbia Police Officers and Firefighters'

## Retirement Plan



## Summary Plan Description 2012

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# District of Columbia Police Officers and Firefighters' Retirement Plan

## Summary Plan Description

This booklet is a Summary Plan Description (SPD) of the benefits provided to you under the District of Columbia Police Officers and Firefighters' Retirement Plan (Plan) and relevant procedural information. The full text of the Plan is contained in Title 5 (sections 5-701 et seq.) of the District of Columbia Official Code (D.C. Code). The U.S. Department of the Treasury (Treasury Department) has also issued 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 booklet and the D.C. Code or the C.F.R., the D.C. Code and the C.F.R. will always govern.

### Who Is A Member of the D.C. Police Officers and Firefighters' Retirement Plan?

You are automatically a Plan member when you begin active duty as a police officer with the District of Columbia Metropolitan Police Department (Police Department) or as a firefighter with the District of Columbia Fire and Emergency Medical Services Department (Fire Department).

**Note:** The District of Columbia Fire and Emergency Medical Services Department is referred to as: (1) the "Fire Department" when discussing the Plan benefits for firefighters or uniformed Emergency Medical Technician (EMT) firefighters; and, (2) "EMS" when discussing prior EMT service.

**Note:** Plan membership is not automatic for uniformed EMT firefighters who transfer pursuant to the Paramedic and Emergency Medical Technician Lateral Transfer to Firefighting Amendment Act of 2001 (Lateral EMT Act). For more information, see "Elective Participation for Emergency Medical Technician Personnel" on page 11.

### Who Is Responsible for Providing Benefits Under the D.C. Police Officers and Firefighters' Retirement Plan?

Under Title XI of the Balanced Budget Act (Act) of 1997, Public Law 105-33, as amended, the Federal Government and the District of Columbia (D.C. or District) Government share responsibility for the Plan. The Treasury Department is responsible for paying benefits attributable to police officer or firefighter service performed on or before June 30, 1997. The D.C.

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Retirement Board (DCRB) is responsible for paying benefits attributable to police officer or firefighter service performed after June 30, 1997, and all lateral transfer service. The responsibility for providing benefits attributable to other creditable service depends on a Plan member's hire date with the Police or Fire Department, when the other creditable service was performed, and/or when a Plan member completed a purchase of service deposit for the other creditable service.

For more information about how the Plan is administered, see "Administrative Information" on pages 73-75.

### **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. For contact information, see page 78. An example of a type of collective bargaining agreement that may affect your retirement benefit is discussed under "Equalization Pay" on page 37.

### **Legislative Amendments**

DCRB will advise you of legislative changes that may affect your benefits after the date of the SPD's publication.

Please note that legislation enacted by the D.C. Council only affects benefits based on service earned after June 30, 1997, while legislation by the U.S. Congress may affect benefits based on service earned through June 30, 1997.

## About This Booklet

This booklet contains important information about the Plan, such as how it works, how you become eligible for a retirement benefit, and how to calculate the *amount* of your retirement benefit.

### The Booklet's Design

This booklet is designed to be easy to read and understand. Features of this booklet include:

- “Fast Facts About Your Plan” (pages 9-10) provides you with a quick overview of the major Plan provisions.
- “Plan Participation” (pages 11-12) provides you with information about who is a Plan member and the amount a Plan member automatically contributes to help pay for his/her retirement benefit and survivor benefit(s).
- “Life Events” (pages 13-18) describes how your retirement benefit is affected by events, such as marriage, divorce, termination of employment, reemployment, disability, and death.
- “Your Service and Your Pay” (pages 19-28) provides you with information regarding how your service and your pay are used to determine your *eligibility* for and how to calculate the *amount* of your retirement benefit.
- “Retirement Benefits for Plan Members” (pages 29-51) provides you with information about the different types of retirement benefits, how each type of benefit is calculated, the dates applicable to the calculation of each type of retirement benefit, and how your retirement benefit may periodically increase.
- “Survivor Benefits” (pages 53-61) provides you with information on the type and amount of benefit(s) your survivor(s) may be eligible to receive upon your death.
- “Applying For and Receiving Your Retirement Benefit” (pages 63-71) informs you of the steps and/or procedures involved to begin receiving and to continue receiving your retirement benefit.
- “General Information” (pages 73-78) informs you of your insurance benefits and provides information about how the Plan is administered. It also includes important contact names, phone numbers, and addresses for the parties involved in providing services to Plan members.
- “Frequently Asked Questions” (pages 79-84) answers some of the most common questions about the Plan.

## District of Columbia Police Officers and Firefighters' Retirement Plan

- The “Glossary of Terms” (pages 84-90) helps you better understand the Plan terminology by providing you with definitions for how the terms are used in this booklet. On first use, words and phrases that are listed in the glossary will appear in **thick underlined bold**.
- “Abbreviations/Acronyms” (pages 91-92) states the full name of the abbreviated words and acronyms used throughout this booklet.

Because this booklet contains important information about benefits for you and your survivors, it is important that you share it with your family and keep it in a safe place. The SPD is also available online at DCRB’s website: <http://www.dcrb.dc.gov>.



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## Fast Facts About Your Plan

You are automatically a **Plan member** when you begin **active duty** as a police officer with the Police Department or as a firefighter with the Fire Department. Plan membership *is not* automatic for uniformed EMT firefighters who transfer pursuant to the Paramedic and Emergency Medical Technician Lateral Transfer to Firefighting Amendment Act of 2001 (Lateral EMT Act). To help pay for your retirement benefit and the benefit(s) paid to your survivor(s), you are required to make retirement contributions to the Plan while you are employed by the Police or Fire Department. For more information, see “Plan Participation” on page 11.

In general, your **total creditable service** is used to calculate the *amount* of your retirement benefit. It includes your years of **police officer or firefighter service**. It may also include one or both of the following

- your years of **lateral transfer service**, and/or
- your years of **other creditable service**.

Your **base pay**, **average base pay**, or **final salary** is used to calculate the *amount* of your retirement benefit. For more information, see “Your Service and Your Pay” and “Retirement Benefits for Plan Members” on pages 19-28 and pages 29-51, respectively. 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) in the event of your death. For more information, see “Survivor Benefits” on pages 53-61.

The type of retirement benefit you receive depends on the tier you belong to, which is determined by your date of hire. Tier 1 members were hired before February 15, 1980. Tier 2 members were hired on or after February 15, 1980, but before November 10, 1996. Tier 3 members were hired after November 10, 1996.

To be eligible to retire from the Police or Fire Department and receive an optional retirement benefit from the Plan, you must meet police officer or firefighter service requirements. Tier 2 Plan members must also meet an age requirement. Generally, the mandatory retirement age is 60. For more information, see “Optional Retirement Benefit” on pages 29-31 (Tier 1) and pages 39-42 (Tiers 2 and 3).

If you leave the Police or Fire Department before you are eligible to retire, with less than five years of police officer or firefighter service, you will automatically receive a lump-sum refund of your retirement contributions.

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If you leave the Police or Fire Department before you are eligible to retire and you have at least five years of police officer or firefighter service, you must elect in writing either to:

- receive a lump-sum refund of your retirement contributions, or
- receive a deferred retirement benefit upon reaching age 55.

For more information, see “Life Events, If You Leave the Police or Fire Department” on pages 14-15 and “Deferred Retirement Benefit” on pages 31-33 (Tier 1) and pages 42-43 (Tiers 2 and 3).

If you become disabled and cannot perform your duties as a police officer or firefighter, you may be eligible for a disability retirement benefit. For more information, see “Disability Retirement Benefit” on pages 33-37 (Tier 1) and pages 44-49 (Tiers 2 and 3).

Your retirement benefits are not assignable to a third party except for federal tax levies and other federal debt, recovery of benefit overpayments, court-ordered child or spousal support, or a division of property pursuant to a **Qualified Domestic Relations Order** (QDRO).

You must have *at least* five years of continuous health and life insurance coverage immediately prior to your retirement date to continue your coverage into retirement. To be eligible for District health insurance coverage at retirement, you must have at least five years of **creditable District service** if you are retiring under Tier 2 and at least ten years of creditable District service if you are retiring under Tier 3. For more information, see “Continuing Your Coverage” on page 73.

## Plan Participation

You are automatically enrolled in the Plan when you begin active duty as a police officer or firefighter. You do not have to do anything to enroll in this defined benefit plan, except as described below in “Elective Participation for Emergency Medical Technician Personnel.” You share the cost of providing your retirement benefit with the Federal Government and/or the District. To help pay for your retirement benefit and the benefit(s) paid to your survivor(s), 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 (deductions are post-tax for police officers and pre-tax for firefighters). You contribute to the Plan:

- 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:** You may contact the Office of Pay and Retirement Services (OPRS) at any time to request a printout that states the amount of your retirement contributions.

### Participation for Lateral Law Enforcement Officers

If you were appointed as a **lateral law enforcement officer** with the Police Department pursuant to the Lateral Appointment of Law Enforcement Officers Act of 2000 (Lateral Law Enforcement Act), becoming a Plan member is automatic. For information about receiving credit for lateral transfer service, see page 22. For information about your eligibility for a retirement benefit, see page 39 (Tier 3).

### Elective Participation for Emergency Medical Technician Personnel

If you transferred from being an Emergency Medical Technician with the EMS — District of Columbia Fire and Emergency Medical Services Department — to become a **uniformed EMT** firefighter with the Fire Department, you may elect to become a Plan member. The transfers are allowed pursuant to the Paramedic and Emergency Medical Technician Lateral Transfer to Firefighting Amendment Act of 2001 (Lateral EMT Act). To find out about becoming a Plan member, contact the D.C. Department of Human Resources. For information about receiving credit for lateral transfer service, see page 23. For information about your eligibility for a retirement benefit, see page 39 (Tier 3).

## **Election to Change Optional Retirement Tier**

The Metropolitan Police Department Retirement Options Amendment Act of 2008 (Retirement Options Act) allows members to make a one-time irrevocable election to participate in a different retirement tier (Tier 1, Tier 2 or Tier 3, see pages 29 and 39) by paying for the full actuarial cost (which includes employer contributions and administrative costs of the change). This election only applies to optional retirement tiers and does not apply to disability or deferred retirements. New members may make the election upon employment.



## Life Events

This section explains certain life events — such as marriage, divorce, termination of employment, reemployment, disability, retirement, and death — that may affect your retirement benefit.

Your benefits may be affected by several of the life events discussed below. It is important that you notify the MPD Office of Human Resources (active-duty police officers), the D.C. Department of Human Resources (active-duty firefighters), and/or the DCRB Member Services Center (retired or separated police officers and firefighters) of any life event that requires a change to the information in your records, including if you move and/or change your financial institution. Your **annuity** may be delayed if you move and/or change your financial institution and fail to update your records. Failure to timely notify DCRB of status changes may result in benefit overpayments to you that must be returned to DCRB.

### If You Marry

If you marry, it is important that you update your records. You should update your address, **beneficiary** designations, direct deposit, tax withholdings, and/or your health insurance information.

The importance of updating your records is described under “If You Die” on pages 17-18. In the event of your death, your spouse may be eligible for a survivor benefit. For more information on “Survivor Benefits,” see pages 53-61.

### If You Divorce

If you divorce, it is important that you update your records. You should update your address, beneficiary designations, direct deposit, tax withholdings, and/or your health insurance information.

### Qualified Domestic Relations Orders

If you divorce, in some cases the Plan may be required to pay a retirement benefit and/or a survivor benefit to your **former spouse**, *provided* it is the intention of both parties and your former spouse is eligible for such benefits. This will depend on the terms of your divorce and what instructions the Plan receives from a court-ordered Qualified Domestic Relations Order (QDRO) that is approved by DCRB. To be acceptable, the QDRO must be in compliance with the D.C. Spouse Equity Act of 1988 (D.C. Code sections §§ 1-529.01 et seq.). For information regarding what a QDRO must state to be in compliance, it is important that you or

your attorney contact the DCRB Member Services Center and request a "Spouse Equity Information Statement."

A QDRO may award to your former spouse

- all, a portion, or none of your future retirement benefit, and/or
- all, a portion, or none of a survivor benefit upon your death.

**Note:** The existence of a QDRO may change the amount and/or recipient of your retirement benefit and/or a survivor benefit(s). Retirement benefits are described on pages 29-51. Survivor benefits are described on pages 53-61.

## If You Leave the Police or Fire Department

If you leave the Police or Fire Department (for reasons other than a service-related disability retirement) with *less* than five years of police officer or firefighter service, you will receive a lump-sum refund of your retirement contributions. Your lump-sum refund will also include any amount you deposited for purchases of lateral transfer service and other creditable service. Purchase of service deposits for lateral transfer service are described on pages 22-23. Purchase of service deposits for other creditable service described on pages 23-26.

If you leave the Police or Fire Department (for reasons other than an optional or disability retirement) with *at least* five years of police officer or firefighter service, upon your separation, you may elect in writing to receive a deferred retirement benefit upon reaching age 55 or a lump-sum refund of your retirement contributions. If you elect to receive a lump-sum refund, the refund will also include any amount you deposited for purchases of lateral transfer service and other creditable service. Deferred retirement benefits are described on pages 31-33 (Tier 1) and pages 42-43 (Tiers 2 and 3).

If you have *at least* five years of police officer or firefighter service and elect to receive a lump-sum refund, you are not eligible for a deferred retirement benefit. However, if you receive a lump-sum refund and then redeposit the amount you were refunded (plus interest) prior to reaching age 55, you may be eligible to receive a deferred retirement benefit. To receive a deferred retirement benefit upon reaching age 55, or to redeposit the amount you were refunded (plus interest) prior to reaching age 55, you must contact the DCRB Member Services Center.

If you resign during an ongoing disciplinary investigation or upon allegations of serious misconduct, you must contact the MPD Office of Human Resources (police officers) or the D.C. Department of Human Resources (firefighters) for important information about your eligibility for a retirement benefit.

## **Process for Requesting a Lump-Sum Refund**

If you are an active-duty police officer or firefighter, the MPD Office of Human Resources (police officers) or the D.C. Department of Human Resources (firefighters) will provide you with instructions on how to obtain a refund upon separating from service. If you did not receive a refund at the time you separated from the Police or Fire Department, the DCRB Member Services Center will provide you with instructions on how to obtain a refund upon separating from service. You may contact OPRS at any time to request a printout that states the amount of your retirement contributions.

You may be able to roll over your contributions into another eligible retirement plan, including an individual retirement account or annuity (IRA) or Roth IRA.

## **If You Are Reemployed**

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

If you received a lump-sum refund when you separated, you must redeposit the amount that you were refunded (plus interest) to restore credit for your prior police officer or firefighter service. Such redeposit will also include any amount you may have been refunded for purchases of lateral transfer service and other creditable service. 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 guidelines, you must contact the DCRB Member Services Center.

If you did not receive a lump-sum refund when you separated, you will receive credit at retirement for your prior police officer or firefighter service, including credit for any deposits of lateral transfer service and other creditable service.

## **If You Begin Other D.C. Government Employment After Retirement**

If you begin working for the D.C. Government while receiving a retirement benefit that started after November 17, 1979, your retirement benefit will continue and your D.C. Government salary will be reduced. Your retirement benefit plus your reduced government salary will equal the D.C. Government salary you would have received prior to the reduction.



**FOR EXAMPLE:**

*Jonathan is receiving a \$25,000 per year retirement benefit from the Plan. His new job with 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.*

If you are a retired police officer, your salary will not be reduced if you begin employment after retirement (optional and deferred) as a fully sworn temporary full-time or temporary part-time police officer, or as public school security personnel.

## 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.

If you become disabled, you must contact the Police and Fire Clinic (PFC). The disability retirement decision process is described on page 66. Disability retirement benefits and eligibility requirements are described on pages 33-37 (Tier 1) and pages 44-49 (Tiers 2 and 3).

If you retire during an ongoing disciplinary investigation or upon allegations of serious misconduct, you must contact the MPD Office of Human Resources (police officers) or the D.C. Department of Human Resources (firefighters) for important information about how your retirement benefit may be affected.

## 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. Next, you must obtain an "Optional Retirement Application" from the Police and Firefighters' Retirement and Relief Board (PFRRB) and submit your completed application to the PFRRB. You are requested to submit your application at least 60 days before your proposed retirement date to allow time for processing. You do not need to wait for the Chief's approval before submitting your application to the PFRRB. The PFRRB will review your application and, if approved, a Board Order will be forwarded to the DCRB Benefits Department and other involved parties (e.g., the Chief, the Plan member, etc.). The DCRB Benefits Department will calculate your retirement benefit and will initiate distribution of your annuity. For more information, see "Applying for an Optional Retirement Benefit" on pages 63-64.

Optional retirement benefits and eligibility requirements are described on pages 29-31 (Tier 1) and pages 39-42 (Tiers 2 and 3).

If you retire during an ongoing disciplinary investigation or upon allegations of serious misconduct, you must contact the MPD Office of Human Resources (police officers) or the D.C. Department of Human Resources (firefighters) for important information about how your retirement benefit may be affected.

## If You Die

If you die and you leave a survivor(s), he/she may be eligible to receive a survivor benefit(s). Your survivor(s) must contact the PFRRB to apply for a survivor benefit(s). If you are receiving a deferred retirement benefit when you die, your survivor(s) must contact the DCRB Member Services Center to apply for a survivor benefit. Survivor benefits are described on pages 53-61 and page 65.

If you die before you retire without leaving an eligible survivor, your beneficiary(ies) will receive a lump-sum payment of your retirement contributions. If you did not name a beneficiary, a payment will be made in accordance with the order of precedence described in the chart on page 18.

If you die shortly after you retire without leaving an eligible survivor and the retirement benefit(s) you received did not exceed your retirement contributions, your beneficiary will receive a lump-sum payment of your **remaining retirement contributions**. If you did not name a beneficiary, a payment will be made in accordance with the order of precedence described in the chart on page 18.

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 (i.e., retroactive payment) due to you will be paid in accordance with the order of precedence described in the chart on page 18. This benefit will only be paid if a retroactive payment is due to a Plan member.

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

**Note:** A beneficiary or an individual listed in the order of precedence described in the chart on page 18 must contact the DCRB Member Services Center to see if he/she is eligible for a lump-sum payment.

## Order of Precedence

The Plan follows an order of precedence for payment of your remaining retirement contributions or retirement benefits that were due to you at the time of your death.

<b>Retirement Contributions (including remaining retirement contributions)</b>		
If you die <u>before you retire</u> without leaving an eligible survivor, the amount you contributed to the Plan	... will be paid in a lump-sum to the first living person on this list	<ol style="list-style-type: none"> <li>1. Beneficiary</li> <li>2. <b><u>Surviving child(ren)</u></b></li> <li>3. Grandchild(ren)</li> <li>4. Parents</li> <li>5. Appointed executor or administrator of your estate</li> <li>6. Any other next of kin who DCRB determines is entitled to your retirement benefits under the laws of the place you lived at the time of your death</li> <li>7. No payment will be made</li> </ol>
If you die shortly after you retire without leaving an eligible survivor, your remaining retirement contributions . . .		
<b>Retirement Benefits (i.e., retroactive)</b>		
If you die <u>after you retire</u> and you were receiving or you were entitled to receive retirement benefits 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 on this list	<ol style="list-style-type: none"> <li>1. <b><u>Surviving Spouse</u></b></li> <li>2. Surviving child(ren)</li> <li>3. Grandchild(ren)</li> <li>4. Parents</li> <li>5. Appointed executor or administrator of your estate</li> <li>6. Any other next of kin who DCRB determines is entitled to your retirement benefits under the laws of the place you lived at the time of your death</li> <li>7. No payment will be made</li> </ol>

**Note:** Any member who leaves the Police or Fire Department for reasons other than an optional or disability retirement with at least five years of service is eligible to receive a deferred annuity at age 55. If the member is entitled to receive a deferred annuity, the member's surviving spouse, surviving child or student child shall be entitled to receive an annuity upon the member's death, provided the member did not take a lump sum of their retirement contributions. If you did not leave an eligible survivor(s), a payment will be made in accordance with the order of precedence described in the "Retirement Contributions" chart above. For more information on the eligibility requirements for a deferred retirement benefit, see pages 31-33 (Tier 1) and on pages 42-43 (Tiers 2 and 3).

## Your Service and Your Pay

### Your Service

In general, your police officer or firefighter service and lateral transfer service (if any) are used to determine if and when you are eligible to receive a retirement benefit. Your total creditable service is used to calculate the amount of your retirement benefit.

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. Your police officer or firefighter 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.
<b>PLUS</b>		
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>provided</i> you complete a purchase of service deposit for such service while you are an active-duty police officer.</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.</p> <p>Included in your total creditable service to calculate the <i>amount</i> of your retirement benefit, <i>provided</i> you complete a purchase of service deposit for such service while you are an active-duty firefighter.</p>

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Types of Creditable Service	Description of Service	How Your Service is Counted
<b>PLUS</b>		
other creditable service (if applicable)	Your prior service time in certain civilian positions and active military service.	<p>Certain <b>civilian service</b> is included in your total creditable service to calculate the <i>amount</i> of your retirement benefit, <i>provided</i> you complete a purchase of service deposit for such service while you are an active-duty police officer or firefighter.</p> <p>At retirement, <b>active military service</b> is included in your total creditable service to calculate the <i>amount</i> of your retirement benefit. If/when you reach <b>Social Security Full Retirement Age</b> and eligibility, you may lose credit for your active military service and have your annuity reduced <i>unless</i> you complete a purchase of service deposit for such service. For information about when you need to complete a purchase of service deposit, see “Active Military Service Credit” on pages 25-26.</p> <p><b>Note:</b> 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>
<b>EQUALS</b>		
total creditable service	Your combined police officer or firefighter service, and, if applicable, lateral transfer service and/or other creditable service.	<p>Used to calculate the <i>amount</i> of your retirement benefit.</p> <p><b>Note:</b> 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.</p>

**Note:** “How Your Service is Counted” for a Plan member receiving a disability retirement benefit may vary. For more information, see “Disability Retirement Benefit” on pages 33-37 (Tier 1) and pages 44-49 (Tiers 2 and 3).

## Earning Credit for 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. Police officer or firefighter service may also include

- **military leave** (military service performed *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. *Provided* specific conditions are met, you also have the right to reemployment and certain benefits. You may receive police officer or firefighter service credit for your military leave. Your military leave is used to determine your *eligibility* for and to calculate the *amount* of your retirement benefit. If you take military leave while serving as an active-duty police officer or firefighter, you must contact the MPD Office of Human Resources (police officers) or the D.C. Department of Human Resources (firefighters) to receive more specific information.

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

### 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. Your approved leave without pay is used to determine your *eligibility* for and to calculate the *amount* of your retirement benefit. This leave without pay does not apply to the union leave discussed below.

### Approved Union Leave Without Pay

If you take approved leave without pay to serve as a full-time employee or officer of a labor organization that bargains with the D.C. Government on behalf of police officers or firefighters, you may apply to receive police officer or firefighter service credit. To request approval, you must file an application with the MPD Office of Human Resources (police officers) or the D.C. Department of Human Resources (firefighters). Your approved leave without pay is used to determine your *eligibility* for and to calculate the *amount* of your retirement benefit. Your application to receive police officer or firefighter service credit must be filed with the DCRB Benefits Department within 60 days after starting the approved leave without pay. In addition,

you must make monthly deposits to the Plan via the MPD Office of Human Resources (police officers) or the D.C. Department of Human Resources (firefighters) while you are on leave without pay. Your deposits to the Plan must equal the required retirement contributions you would have made and the D.C. Government would have made on your behalf as if you were still receiving the base pay for your grade when you began leave without pay.

**Note:** Your unused sick leave is added to your police officer or firefighter service to calculate the *amount* of your 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. Longevity pay is described on pages 27-28.

## Receiving Credit for Lateral Transfer Service

### Appointed Lateral Law Enforcement Officers' Service Credit

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, becoming a Plan member is automatic. However, you must complete a purchase of service deposit of your prior law enforcement officer's 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. Receiving credit for your prior law enforcement officer's service may increase the *amount* of your retirement benefit.

You must complete a purchase of service deposit for your prior law enforcement officer's service while you are an active-duty police officer. 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 prior law enforcement officer's service. The calculation of the present value of future retirement benefits is based on actuarial assumptions.

If you leave the Police Department for reasons other than retirement, you may apply to receive a lump-sum refund of the amount you deposited to purchase your lateral transfer service. If you are later reemployed, you must redeposit the amount you were refunded (plus interest) to restore credit for your lateral transfer service. For more information, see "If You Leave the Police or Fire Department" and "If You Are Reemployed" on pages 14-15.

For a calculation of the amount you need to deposit, to request in writing a lump-sum refund, or to complete a redeposit, you must contact the MPD Office of Human Resources or the DCRB Member Services Center.

### **Transferred Emergency Medical Technician Personnel Service Credit**

If you transferred after October 2, 2001 from being an EMT with the EMS to become a uniformed EMT firefighter with the Fire Department pursuant to the Lateral EMT Act, you may *elect* to become a Plan member. If you make this election, you may be eligible to receive credit for your prior EMS service.

You do not need to complete a purchase of service deposit for your prior EMS service to be used to determine your *eligibility* for a retirement benefit and whether you are *vested* in the Plan. You must complete a purchase of service deposit of your prior EMS service for it to be included in your total creditable service to calculate the *amount* of your retirement benefit.

You must complete a purchase of service deposit for your prior EMS service while you are an active-duty firefighter. If you are transferring from the District of Columbia 401(a) Defined Contribution Pension 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 prior EMS service. The calculation of the present value of future retirement benefits is based on actuarial assumptions. If you are transferring from the Federal Civil Service Retirement System, the amount of your purchase of service deposit is described in “Civilian Service Credit” on page 24.

If you leave the Fire Department for reasons other than retirement, you may elect to receive a lump-sum refund of the amount you deposited to purchase your lateral transfer service. If you are later reemployed, you must redeposit the amount you were refunded (plus interest) in order to restore credit for your lateral transfer service. For more information, see “If You Leave the Police or Fire Department” and “If You Are Reemployed” on pages 14-15.

For a calculation of the amount you need to deposit, to request in writing a lump-sum refund, or to complete a redeposit, you must contact the D.C. Department of Human Resources or the DCRB Member Services Center.

### **Receiving Credit for Other Creditable Service**

You may be able to receive credit for other creditable service you performed prior to becoming a police officer or firefighter. 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

- certain civilian service, and/or
- active military service (performed *prior* to your hire date with the Police or Fire Department).



To receive credit for other creditable service, you may need to complete a purchase of service deposit for such service. The deadline for completing a deposit, the eligibility criteria for an allowable deposit, and the calculation for determining the amount of your purchase of service deposit will vary depending on the type of service you want to be used to calculate the *amount* of your retirement benefit. You must complete a purchase of service deposit while you are an active-duty police officer or firefighter.

If you leave the Police or Fire Department for reasons other than retirement, you may elect to receive a lump-sum refund of the amount you deposited to purchase your other creditable service. If you are later reemployed, you must redeposit the amount you were refunded (plus interest) to restore credit for your other creditable service. For more information, see “If You Leave the Police or Fire Department” and “If You Are Reemployed” on pages 14-15.

For a calculation of the amount you need to deposit, to request in writing a lump-sum refund, or to complete a redeposit, you must contact the MPD Office of Human Resources (police officers), the D.C. Department of Human Resources (firefighters), or the DCRB Member Services Center (retired or separated police officers and firefighters).

### **Civilian Service Credit**

If you worked in the D.C. Government, or in the executive, judicial, or legislative branches of the Federal Government, including work in government-owned or controlled corporations and Gallaudet University, you may receive credit for your prior service.

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

- had retirement deductions (other than for Social Security) taken from your pay during your prior service;
- received a refund, including any interest you earned, of all the retirement contributions you made during your prior service; *and*
- completed a purchase of service deposit to the Plan while you were an active-duty police officer or firefighter.

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 must complete your purchase of service deposit in a lump-sum payment or in monthly installments, not exceeding 24 months, through payroll deductions.

### **Active Military Service Credit**

If you performed active military service *prior* to your hire date with the Police or Fire Department, you may be eligible to receive credit at retirement for this service. If you receive credit for prior civilian service that includes active military service covered by military leave with pay while in the civilian position, you will not receive *additional* credit for the active military service. At retirement, your eligible active military service is included in your total creditable service. If you are or become entitled to receive a **Social Security Retirement Benefit**, you may be required to complete a purchase of service deposit for your prior active military service to avoid a future reduction in your retirement benefit.

You do not need to complete a purchase of service deposit for active military service you performed *prior* to January 1, 1957.

If you performed active military service after December 31, 1956 (Post-56 service) and you are or become entitled to receive Social Security Retirement Benefits, you must complete a purchase of service deposit to avoid losing your Post-56 active military service credit when you reach Social Security Full Retirement Age (age 65 or older, depending on your date of birth). If you do not complete a purchase of service deposit for your Post-56 active military service, when you reach Social Security Full Retirement Age, your retirement benefit will be recalculated to exclude credit for your active military 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 Benefits.

If you are an active-duty police officer or firefighter, or if you are separated and you are eligible for a deferred retirement benefit, you must complete a purchase of service deposit prior to your retirement date to avoid a benefit reduction when you reach Social Security Full Retirement Age. If you retired on or after November 22, 2003, you must have completed a purchase of service deposit prior to your retirement date to avoid a benefit reduction. If you retired before November 22, 2003, you may purchase your service at any time, but your benefit will be reduced if you do not complete a purchase of service deposit before you reach Social Security Full Retirement Age.

The amount of your purchase of service deposit will be 7% or 8% of the base pay you received while you were in the military. The percentage used depends on when you were hired as a police officer or firefighter and when you performed the prior active military service. Depending on when you complete a purchase of service deposit, the amount may also include interest. For more information or to complete a deposit:

- if you are an active duty police officer or firefighter, you must contact the MPD Office of Human Resources (police officers) or the D.C. Department of Human Resources (firefighters); or
- if you are retired or separated, you must contact the DCRB Member Services Center.

**Note:** If you are eligible to receive or you are receiving a military pension based on active military service you performed prior to your hire date with the Police or Fire Department, you will not receive credit at retirement for this service *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 benefit and the benefit paid to your survivor(s). To understand how to calculate that benefit, you need to understand the difference between your base pay, your average base pay, and your final salary. The differences 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.</p> <p>For firefighters, base pay also includes longevity pay. For police officers, base pay includes longevity pay if you have at least 25 years of total creditable service when you retire.</p> <p>Base pay <i>does not</i> include overtime, holiday, or military pay.</p>	<p>For Plan members hired before February 15, 1980 (Tier 1), 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 Plan members hired on or after February 15, 1980 (Tiers 2 and 3), 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> indicated above, 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 separate from service.</p>

**FOR EXAMPLE:**

*Greg was hired by the Police Department in December 1979 and retired on January 1, 2002. 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. Greg's average base pay over 12 consecutive months is calculated as follows:*

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Formula for Calculating Greg'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	.5	=	\$30,000
PLUS					
January 1, 2001 through June 30, 2001	\$55,000	x	.5	=	\$27,500
EQUALS					
<b>Greg's Average Base Pay</b>					<b>\$57,500</b>

**FOR EXAMPLE:**

*Tonya was hired by the Fire Department in March 1981 and retired on March 31, 2006. Her base pay was \$70,000 for the final 9 months before she retired (July 1, 2005 through March 31, 2006), \$65,000 for the preceding 18 months (January 1, 2004 through June 30, 2005), and \$60,000 for the beginning 9 months (April 1, 2003 through December 31, 2003) of the 36 month period. These were her highest pay rates during a 36 consecutive month period. Tonya's average base pay over 36 consecutive months is calculated as follows:*

Formula for Calculating Tonya's Average Base Pay (Tiers 2 and 3)					
36 Consecutive Month Period	Base Pay		Percentage of 36 Month Period		Totals
July 1, 2005 through March 31, 2006	\$70,000	x	.25	=	\$17,500
PLUS					
January 1, 2004 through June 30, 2005	\$65,000	x	.5	=	\$32,500
PLUS					
April 1, 2003 through December 31, 2003	\$60,000	x	.25	=	\$15,000
EQUALS					
<b>Tonya's Average Base Pay</b>					<b>\$65,000</b>

## Longevity Pay

After you complete 15, 20, 25, and 30 years of continuous police officer or firefighter service, you are entitled to longevity pay. For firefighters, longevity pay is included in the base pay used to calculate your annual retirement benefit. For police officers, longevity pay is included in the base pay used to calculate your annual retirement benefit, *provided* you have at least 25 years of total creditable service, excluding credit for your unused sick leave.

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**FOR EXAMPLE:**

*Jack retired with 20 continuous years of police officer service and 5 years of other creditable service. For the purpose of calculating his annual retirement benefit, he has 25 years of total creditable service. Jack's longevity pay will be included in his average base pay because he has 25 years of total creditable service.*

**Note:** Longevity pay was implemented on August 29, 1972; therefore, if you retired prior to August 29, 1972, longevity pay was not included in the calculation of your annual retirement benefits.



## Tier 1

### Retirement Benefits For Plan Members Hired Before February 15, 1980

#### Optional Retirement Benefit

This section applies only to Tier 1 Plan members (those members hired by the Police or Fire Department before February 15, 1980).

#### Eligibility Requirement for an Optional Retirement Benefit\*

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. Your police officer or firefighter service does not include periods of suspension. The mandatory retirement age is 60. In certain circumstances, the Mayor may permit you to remain as an active-duty police officer or firefighter beyond age 60.

For information about how to apply for this benefit, see “Applying for an Optional Retirement Benefit” on pages 63-64.

\*The Retirement Options Act allows Tier 2 and 3 Plan members to make a one-time irrevocable election to participate in another tier by paying for the full actuarial cost (including employer contributions and administrative costs) of the change in participation. For more information, contact the DCRB Member Services Center.

#### Calculating an Annual Optional Retirement Benefit

Your average base pay (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	PLUS
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	
<p><b>Note:</b> your maximum annual retirement benefit = 80% of your average base pay (plus credit for unused sick leave)</p>	

## Maximum Optional Retirement Benefit

There is a maximum amount you are eligible to receive for an optional retirement benefit (i.e., maximum annuity). Your 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 annual optional retirement benefit will be the lesser of the following two amounts:

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

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

### FOR EXAMPLE:

*Joan was hired by the Fire Department on February 1, 1975. Joan 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. Joan's annual optional retirement benefit is calculated as follows:*

Formula for Calculating Joan'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						
<b>COMPARED TO:</b>						
80% (fixed)	x	\$50,000 (average base pay)			=	\$40,000
						<b>Joan's annual optional retirement benefit</b>
						<b>\$31,250</b>

### FOR EXAMPLE:

*Paul was hired by the Police Department on April 1, 1974. Paul 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 (.5 years) of unused sick leave. His average base pay was \$60,000. Paul's annual optional retirement benefit is calculated as follows:*

**Formula for Calculating Paul'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	.5 (6 months)	= \$900
EQUALS					\$51,000
<b>COMPARED TO:</b>					
80% (fixed)	x	\$60,000 ( average base pay)			= \$48,000
PLUS					
3.0%	x	\$60,000	x	.5	= \$900
EQUALS					\$48,900
<i>Paul's annual optional retirement benefit (maximum amount)</i>					<b>\$48,900</b>

## Deferred Retirement Benefit

**This section applies only to Tier 1 Plan members (those members hired by the Police or Fire Department before February 15, 1980).**

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 leave your retirement contributions in the Plan and defer receiving your retirement benefit. If you have *less* than five years of police officer or firefighter service, see “If You Leave the Police or Fire Department” on pages 14-15.

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. If you retire under deferred retirement, you may not be eligible for health care coverage at retirement. For more information about health and/or life insurance coverage at retirement, see page 73.

For information about how to apply, see “Applying for a Deferred Retirement Benefit” on pages 64-65.



## Eligibility Requirements for a Deferred Retirement Benefit

You are eligible for a deferred retirement benefit if

- you have *at least* five years of police officer or firefighter service;
- you did not retire under a disability retirement;
- you separated from the Police or Fire Department before you were eligible for an optional retirement benefit; *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.

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

## Calculating an Annual Deferred Retirement Benefit

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 service credit for your unused sick leave.

**One of two formulas is 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)

$$\begin{array}{r}
 2.5\% \quad \times \quad \text{average base pay} \quad \times \quad \text{total creditable service through your first 20 years} \\
 \hline
 \text{PLUS} \\
 3.0\% \quad \times \quad \text{average base pay} \quad \times \quad \text{total creditable service after 20 years} \\
 \hline
 \text{EQUALS} \\
 \hline
 \text{your annual retirement benefit} \\
 \hline
 \text{Note: your maximum annual retirement benefit =} \\
 80\% \text{ of your average base pay (there is no service credit for unused sick leave)}
 \end{array}$$

### Formula for Calculating an Annual Deferred Retirement Benefit (Hired On or After September 29, 1977)

$$\begin{array}{r}
 2.5\% \quad \times \quad \text{average base pay} \quad \times \quad \text{total creditable service through your first 25 years} \\
 \hline
 \text{PLUS} \\
 3.0\% \quad \times \quad \text{average base pay} \quad \times \quad \text{total creditable service after 25 years} \\
 \hline
 \text{EQUALS} \\
 \hline
 \text{your annual retirement benefit} \\
 \hline
 \text{Note: your maximum annual retirement benefit =} \\
 80\% \text{ of your average base pay (there is no service credit for unused sick leave)}
 \end{array}$$

## Maximum Deferred Retirement Benefit

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

**FOR EXAMPLE:**

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

Formula for Calculating Renee'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 (average base pay) =						\$25,600
<b>Renee's annual deferred retirement benefit</b>						<b>\$ 9,600</b>

## Disability Retirement Benefit

**This section applies only to Tier 1 Plan members (those members hired by the Police or Fire Department before February 15, 1980).**

If you retired under a disability and you are receiving a disability retirement benefit, you must meet certain requirements to maintain your eligibility for a disability retirement benefit.

### Maintaining Your Eligibility

If the PFRRB determined that you were disabled, every year thereafter (until you reach age 50), you are required to undergo a medical review and 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 stop if, prior to reaching age 50,

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

If your retirement benefit was stopped, and your disability status changes and/or your earning capacity falls below the limit, even after reaching age 50, you must contact the PFRRB or DCRB to see if you are eligible to have your disability retirement benefit restored.

For more information, see “Disability Retirement Benefit Decision Process” on page 66.

**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 Plan member is required to submit a yearly income statement for any calendar year in which he/she was 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 earlier of the following:

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

If you are reemployed, 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 became disabled. You must apply to the Police or Fire Department and meet current entrance requirements to be considered for reemployment.

### **Restoration of Earning Capacity (Income Limit)**

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, in any calendar year prior to reaching age 50, your income from wages, self-employment, or both equals or exceeds your earnings limitation. Your earnings limitation is 80% of the current compensation rate of the position you occupied immediately before your disability retirement. Your disability retirement benefit will stop within 45 days from the date the DCRB determines your earning capacity is restored.

Your disability retirement benefit may start again if, in any full year after your disability retirement benefit was stopped, your income from wages, self-employment, or both falls below your earnings limitation.

## Service-Related Disability Retirement Benefit

If you are receiving a service-related disability retirement benefit, it was calculated as described below.

### Calculating an Annual Service-Related Disability Retirement Benefit

Your average base pay and your years of total creditable service were used to calculate the amount of your annual service-related disability retirement benefit. You did not receive any service 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					
<b>Note:</b> your minimum annual retirement benefit = 66⅔% of average base pay, and your maximum annual retirement benefit = 70% of average base pay ( <b>there is no service credit for unused sick leave</b> )					

### Minimum and Maximum Service-Related Disability Retirement Benefit

There is a minimum amount you were eligible to receive for a service-related disability retirement benefit. Your service-related disability retirement benefit was not less than 66⅔% of your average base pay, regardless of your years of total creditable service.

There was a maximum amount you were eligible to receive for a service-related disability retirement benefit. Your service-related disability retirement benefit was not more than 70% of your average base pay, regardless of your years of total creditable service.

#### FOR EXAMPLE:

*Patrick was hired by the Fire Department on August 1, 1978. Patrick 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. Patrick's annual service-related disability retirement benefit was calculated as follows:*

Formula for Calculating Patrick'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
<b>Patrick's annual service-related disability retirement benefit (minimum amount)</b>					<b>\$26,667</b>
70% (fixed)	x	\$40,000			= \$28,000
<b>Patrick's annual service-related disability retirement benefit (maximum amount)</b>					<b>\$28,000</b>

## Non-Service-Related Disability Retirement Benefit

If you are receiving a non-service-related disability retirement benefit, it was calculated as described below.

### Calculating an Annual Non-Service-Related Disability Retirement Benefit

Your average base pay and your years of total creditable service were used to calculate the amount of your annual non-service-related disability retirement benefit. You did not receive any service 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				
<b>Note:</b> your minimum retirement benefit = 40% of average base pay, and your maximum retirement benefit = 70% of average base pay ( <b>there is no service credit for unused sick leave</b> )				

### Minimum and Maximum Non-Service-Related Disability Retirement Benefit

There was a minimum amount you were eligible to receive for a non-service-related disability retirement benefit. Your non-service-related disability retirement benefit was not less than 40% of your average base pay, regardless of your years of total creditable service.

There was a maximum amount you were eligible to receive for a non-service-related disability retirement benefit. Your non-service-related disability retirement benefit was not more than 70% of your average base pay, regardless of your years of total creditable service.

**FOR EXAMPLE:**

*Robin was hired by the Police Department on March 1, 1977. Robin 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. Robin's annual non-service-related disability retirement benefit is calculated below to determine the correct amount. Robin's annual non-service-related disability retirement benefit is calculated as follows:*

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

## Increases in Your Retirement Benefit

**This section applies only to Tier 1 Plan members (those members hired by the Police or Fire Department before February 15, 1980).**

Your retirement benefit (optional, deferred, or disability) may periodically increase. The type of increase you receive depends on your retirement date (not your hire date). Plan members who retired before February 15, 1980, receive equalization pay as described below. Plan members who retire(d) on or after February 15, 1980, may receive yearly cost-of-living adjustments (COLAs). A regular survivor benefit may also increase based on a yearly COLA. Plan members do not receive both equalization pay and a COLA.

For information on COLAs, see pages 50-51. For information on Survivor Benefits, see pages 53-61.

### Equalization Pay

Increases paid to active-duty police officers and firefighters, as a result of collective bargaining agreements, will increase your retirement benefit. Your retirement benefit is increased by the same percentage in base pay that you would receive if you were still an active-duty police officer or firefighter. This increase is paid to those who retired before February 15, 1980 and is effective the month after it is provided to active-duty police officers and firefighters.

**FOR EXAMPLE:**

*Joe retired as a detective sergeant in 1979. In October 2005, active-duty detective sergeants received a 4% pay raise. As a result, Joe received a 4% increase in his retirement benefit effective November 1, 2005, payable on December 1, 2005.*



## Tiers 2 and 3

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

#### Optional Retirement Benefit

This section applies to Tiers 2 and 3 Plan members (those members hired by the Police or Fire Department on or after February 15, 1980).

#### Eligibility Requirements for an Optional Retirement Benefit\*

Your eligibility for an optional retirement benefit depends on when you were hired.

The mandatory retirement age is 60. In certain circumstances, the Mayor may permit you to remain as an active-duty police officer or firefighter beyond age 60.

For information about how to apply, see “Applying for an Optional Retirement Benefit” on pages 63-64.

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

You may retire at any time upon reaching age 50 as long as you have at least 25 years of police officer or firefighter service.

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

You may retire at any age as long as you have at least 25 years of police officer or firefighter service.

Tier 3 eligibility rules also apply to lateral law enforcement officers and to uniformed EMT firefighters.

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

\*The Retirement Options Act allows Tier 2 and 3 Plan members to make a one-time irrevocable election to participate in Tier 1, Tier 2 or Tier 3 by paying for the full actuarial cost (including employer contributions and administrative costs) of the change in participation. For more information, contact DCRB Member Services.



## Calculating an Annual Optional Retirement Benefit

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.

One of two formulas is used to calculate an annual optional retirement benefit. One applies to Plan members hired on or after February 15, 1980, but before November 10, 1996, and the other applies to those hired on or after November 10, 1996.

### Formula for Calculating an Annual Optional Retirement Benefit (Tier 2)

(Hired On or After February 15, 1980 but Before November 10, 1996)

$$\begin{array}{l}
 \frac{2.5\% \times \text{average base pay} \times \text{police officer or firefighter service through your first 25 years}}{\text{PLUS}} \\
 \frac{3.0\% \times \text{average base pay} \times \text{police officer or firefighter service after 25 years}}{\text{PLUS}} \\
 \frac{2.5\% \times \text{average base pay} \times \text{years of other creditable service}}{\text{EQUALS}} \\
 \text{your annual retirement benefit} \\
 \text{Note: the maximum annual retirement benefit =} \\
 \text{80\% of your average base pay (plus credit for unused sick leave)}
 \end{array}$$

### Formula for Calculating an Annual Optional Retirement Benefit (Tier 3)

(Hired On or After November 10, 1996)

$$\begin{array}{l}
 \frac{2.5\% \times \text{average base pay} \times \text{years of total creditable service}}{\text{EQUALS}} \\
 \text{your annual retirement benefit} \\
 \text{Note: the maximum annual retirement benefit =} \\
 \text{80\% of your average base pay (plus credit for unused sick leave)}
 \end{array}$$

## Maximum Optional Retirement Benefit

There is a maximum amount you are eligible to receive for an optional retirement benefit (i.e., maximum annuity). Your 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 annual optional retirement benefit will be the lesser of the following two amounts:

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

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

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**FOR EXAMPLE (Tier 2):**

Shannon was hired by the Fire Department on September 1, 1980. Shannon had 31 years of total creditable service when she retired on August 31, 2006. 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 \$80,000. Shannon's annual optional retirement benefit is calculated as follows:

<b>Formula for Calculating Shannon's Annual Optional Retirement Benefit (Tier 2)</b>						
<b>% (Based on Years of Service)</b>		<b>Average Base Pay</b>		<b>Years of Service</b>		<b>Totals</b>
2.5%	x	\$80,000	x	25	=	\$50,000
PLUS						
3.0%	x	\$80,000	x	1	=	\$ 2,400
PLUS						
2.5%	x	\$80,000	x	5	=	\$10,000
EQUALS						
<b>COMPARED TO:</b>						
80% (fixed)	x	\$80,000 (average base pay)			=	\$64,000
						<b>Shannon's annual optional retirement benefit</b>
						<b>\$62,400</b>

**FOR EXAMPLE (Tier 2):**

Adrian was hired by the Fire Department on May 1, 1980. Adrian had 32 years of total creditable service when he retired on April 30, 2006. His 32 years included 28 years of firefighter service and 4 years of other creditable service. He also had 6 months (.5 years) of unused sick leave. His average base pay was \$80,000. Adrian's annual optional retirement benefit is calculated as follows:

<b>Formula for Calculating Adrian's Annual Optional Retirement Benefit (Tier 2)</b>						
<b>% (Based on Years of Service)</b>		<b>Average Base Pay</b>		<b>Years of Service</b>		<b>Totals</b>
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	.5 (6 months)	=	\$ 1,200
EQUALS						
<b>COMPARED TO:</b>						
80% (fixed)	x	\$80,000 ( average base pay)			=	\$64,000
PLUS						
3.0%	x	\$80,000	x	.5	=	\$ 1,200
EQUALS						
						<b>Adrian's annual optional retirement benefit (maximum amount)</b>
						<b>\$65,200</b>

**FOR EXAMPLE (Tier 3):**

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

Formula for Calculating Calvin's Annual Optional Retirement Benefit (Tier 3)						
%		Average Base Pay			Years of Service	Totals
2.5%	x	\$120,000	x		30	= \$90,000
<b>COMPARED TO:</b>						
80% (fixed)	x	\$120,000 (average base pay)			=	\$96,000
<b>Calvin's annual optional retirement benefit</b>						<b>\$90,000</b>

## Deferred Retirement Benefit

This section applies to Tiers 2 and 3 Plan members (those members hired by the Police or Fire Department on or after February 15, 1980).

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 *less* than five years of police officer or firefighter service, see “If You Leave the Police or Fire Department” on pages 14-15.

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. If you retire under deferred retirement, you may not be eligible for health care coverage at retirement. For more information about health and/or life insurance coverage at retirement, see page 73.

For information about how to apply, see “Applying for a Deferred Retirement Benefit” on pages 64-65.

## Eligibility Requirements for a Deferred Retirement Benefit

You are eligible for a deferred retirement benefit if

- you have *at least* five years of police officer or firefighter service;
- you did not retire under a disability retirement;

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- you separated from the Police or Fire Department before you were eligible for an optional retirement benefit; *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.

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

### Calculating an Annual Deferred Retirement Benefit

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 service 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 your first 25 years	
PLUS					
3.0%	x	average base pay	x	total creditable service after 25 years	
EQUALS					
your annual retirement benefit					
<b>Note:</b> the maximum annual retirement benefit =					
80% of your average base pay ( <b>there is no service credit for unused sick leave</b> )					

### Maximum Deferred Retirement Benefit

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

**FOR EXAMPLE:**

*Anita was hired by the Police Department on October 1, 2001. Anita separated on September 30, 2011 with 10 years of total creditable service. Her average base pay was \$58,000. At age 55, she will be eligible for a deferred retirement benefit. Her annual deferred retirement benefit is calculated as follows:*

Formula for Calculating Anita's Annual Deferred Retirement Benefit						
% (Based on		Average Base Pay		Years of Service		Total
Years of Service)						
2.5%	x	\$58,000	x	10	=	\$14,500
						<i>Anita's annual deferred retirement benefit</i>
						<b>\$14,500</b>

## Disability Retirement Benefit

**This section applies to Tiers 2 and 3 Plan members (those members hired by the Police or Fire Department on or after February 15, 1980).**

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 of any kind, 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 under the respective types of disability (i.e., service-related and non-service-related).

### Maintaining Your Eligibility

If the PFRRB determines that you are disabled, every year thereafter, you are required to undergo a medical review (until you reach age 50) and 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.

Also, prior to reaching age 50, your disability retirement benefit will be reduced if your outside earnings exceed 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 must contact DCRB to see if you are eligible to have your disability retirement benefit restored.

For more information, see "Disability Retirement Benefit Decision Process" on page 66.

**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 Plan member is required to submit a yearly income statement for any calendar year in which he/she was under age 50.

### **Recovery from a Disability**

Prior to reaching age 50, if the PFRRB determines that you are 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 refuse 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.

### **Restoration of Earning Capacity (Income Limit)**

You may work outside of the Police or Fire Department while you are receiving a disability retirement benefit. However, your disability retirement benefit may be stopped or reduced if, in any calendar year prior to reaching age 50, your income from wages, self employment, or both equals or exceeds your earnings limitation. Your disability retirement benefit will be stopped or reduced within 45 days from the date DCRB determines your earning capacity is restored.

If your disability retirement benefit is reduced, the reductions 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 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 disability retirement 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 .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 \$.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 \$.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		

**FOR EXAMPLE:**

Keith'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 Keith'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
EQUALS						Total Reduction	\$ 9,150
Current Retirement Benefit					Total Reduction		Total
\$20,000	-		\$9,150	=			\$10,850
<i>Keith's New Annual Disability Retirement Benefit</i>							<b>\$10,850</b>

## Service-Related Disability Retirement Benefit

### Additional Eligibility Requirements for a Service-Related Disability Retirement Benefit

You are eligible to receive a service-related disability retirement benefit if, in addition to satisfying the minimum requirement stated on page 44, 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.

In the case of an aggravated illness, you must report your diagnosis to the PFC within 30 days after the illness was first diagnosed. In the case of 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.



## Calculating an Annual Service-Related Disability Retirement Benefit

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				
<b>Note:</b> the minimum annual retirement benefit = 40% of your base pay in effect at the time you retire				

## Minimum Service-Related Disability Retirement Benefit

There is a minimum amount you are eligible to receive for a service-related disability retirement benefit. Your service-related disability retirement benefit will not be less than 40% of your base pay.

### FOR EXAMPLE:

*Patricia was hired by the Fire Department in May 1991. She retired on a service-related disability. Her base pay was \$50,000. The PFRRB determined that her percentage of disability is 75%. Patricia's annual service-related disability retirement benefit is calculated as follows:*

Formula for Calculating Patricia's Annual Service-Related Disability Retirement Benefit						
Fixed %		Base Pay		Percentage of Disability	=	Totals
70%	x	\$50,000	x	75%	=	\$26,250
<b>COMPARED TO:</b>						
40% (minimum)	x	\$50,000			=	\$20,000
<i>Patricia's annual service-related disability retirement benefit</i>						<b>\$26,250</b>

## Non-Service-Related Disability Retirement Benefit

### Additional Eligibility Requirements for a Non-Service-Related Disability Retirement Benefit

You are eligible to receive a non-service-related disability retirement benefit if, in addition to satisfying the minimum requirement stated on page 44, you become disabled

- as a result of an illness contracted or injury incurred outside 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 *less* than five years of police officer or firefighter service, see “If You Leave the Police or Fire Department” on pages 14-15. Your police officer or firefighter service does not include periods of suspension.

### Calculating an Annual Non-Service-Related Disability Retirement Benefit

Your annual non-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 Non-Service-Related Disability Retirement Benefit				
70%	x	Base pay	x	percentage of disability
EQUALS				
your annual non-service-related disability retirement benefit				
<b>Note:</b> the minimum annual retirement benefit =				
30% of your base pay in effect at the time you retire				

### Minimum Non-Service-Related Disability Retirement Benefit

There is a minimum amount you are eligible to receive for a non-service-related disability retirement benefit. Your non-service-related disability retirement benefit will not be less than 30% of your base pay.

**FOR EXAMPLE:**

*William was hired by the Police Department in November 1999. He retired on a non-service-related disability. His base pay was \$45,000. The PFRRB determined that his percentage of disability is 35%. William's annual non-service-related disability retirement benefit is calculated as follows:*

Formula for Calculating William'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
<b>William's annual non-service-related disability retirement benefit (minimum amount)</b>					<b>\$13,500</b>

## Increases in Your Retirement Benefit

**This section applies to Tiers 2 and 3 Plan members (those members hired by the Police or Fire Department on or after February 15, 1980).**

Your retirement benefit (optional, deferred, or disability) and/or a regular survivor benefit paid to your surviving spouse and/or child(ren) (if applicable) may periodically increase. The increase is called a “cost-of-living adjustment” (COLA). Survivor benefits are described on pages 53-61.

### Cost-of-Living Adjustments

If there is an increase in the yearly cost of living, your retirement benefit is adjusted once a year 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 (CPI) for the previous calendar year. The determination is based on the difference between the CPI published for December of the year that just ended (i.e., preceding year) and the CPI published for December two years prior (i.e., second preceding year). Where the determination indicates a rise in the CPI, you will 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%.

**FOR EXAMPLE:**

*Jesse is a Tier 2 firefighter who retired from the Fire Department in March 2005. He is eligible to receive a full COLA beginning on March 1, 2006. The published CPI was 570.1 for December 2004. The published CPI was 589.4 for December 2005. The COLA percentage for Jesse is calculated as follows:*

Formula for Calculating Jesse's Full COLA								
CPI for December 2005 (preceding year)	–	CPI for December 2004 (second preceding year)	=	19.3	÷	CPI for December 2004	=	Total
589.4	–	570.1	=	19.3	÷	570.1	=	3.39%
<i>Jesse's Full COLA (payable April 1, 2006)</i>								<b>3.4%</b>

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- 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 retirement benefits 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%.

**FOR EXAMPLE:**

*Tammy retired from the Police Department in September 2005. Tammy's COLA began on April 1, 2006 and is 6/12th of the full COLA. This is because she started receiving her retirement benefit in September; six months before the March 1, 2006 COLA. The COLA percentage for Tammy is calculated as follows:*

Formula for Calculating Tammy's First COLA				
Full COLA		% of Year		Total
3.4%	x	6/12	=	1.7%
<i>Tammy's first COLA (payable April 1, 2006)</i>				<i>1.7%</i>



## Survivor Benefits

The Plan may pay a survivor benefit(s) to your eligible survivor(s). The amount and type of benefit(s) your eligible survivor(s) may receive depends on various factors.

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

### Regular Survivor Benefit

As a Plan member, when you die, your survivor(s) may be eligible for a regular survivor benefit. The amount and recipient (surviving spouse and/or child[ren]) of a regular survivor benefit 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 provided at no additional cost to you. A regular survivor 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 payment during the month of your survivor's death will be paid under the order of precedence for retirement benefits described on page 18.

### Additional Survivor Benefit

At the time you retire (optional or deferred), you may elect to reduce the amount of your retirement benefit by 10% so that after your death an additional survivor benefit will be paid to a designated eligible surviving spouse or child. If you are eligible for a deferred retirement benefit, you may make this election when you apply for your deferred retirement benefit. If you elect this option, your election must be in writing and you can name only one designee. You may only designate your spouse or child as the recipient of an additional survivor benefit. If you elect this option, an additional survivor benefit will be paid after your death to your designated recipient in addition to his/her regular survivor benefit. The designated spouse or child must meet the eligibility criteria described starting on the bottom of this page and continuing through page 55.

### Lump-Sum Survivor Benefit

If the PFRRB determines that your death is service-related, your survivor(s) may be eligible to receive a lump-sum survivor benefit payment. If you leave no eligible spouse, child(ren), or other family member(s), no lump-sum survivor benefit payment is made.

## 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 in detail under the respective sections on pages 55-59. In addition to these eligibility requirements, if the PFRRB determines that your death is service-related, an eligible survivor must have relied on you for at least half of his/her financial support in order to receive a lump-sum survivor benefit payment.

## Eligibility Requirements for Your Surviving Spouse

Upon your death, 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).

A regular spouse-survivor benefit will stop:

- if he/she remarries prior to reaching age 60\* (when the benefit is being paid to a surviving spouse) or age 55 (when the benefit is being paid to a former spouse who is a party to a QDRO), or
- when he/she dies.

A regular spouse-survivor benefit may start again if his/her remarriage ends because of death, annulment, or divorce.

\*As of the date of publication, the D.C. Government approved legislation reducing the age when remarriage by a surviving spouse will terminate a survivor annuity from 60 to 55. No comparable Federal legislation has been enacted to cover survivor benefits based on service performed through June 30, 1997. If your survivor annuity is based on service performed through and after June 30, 1997, and your surviving spouse remarries at age 55 or later but before age 60, he/she will only continue to receive that portion of your survivor annuity which is based on service performed after June 30, 1997.

**Note:** A former spouse is eligible for a survivor benefit if

- he/she was married for at least nine months to a Plan member who performed at least 18 months of total creditable service,
- the marriage to a Plan member was terminated prior to the Plan members' death, *and*
- he/she is a party to a QDRO that was approved by DCRB prior to the member's death.

### **Eligibility Requirements for Your Surviving Child(ren)**

Upon your death, 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 reaching age 18.

If your child(ren) is a full-time student, every semester your child(ren) and the academic institution he/she is attending must complete a Student Certification Form demonstrating proof of enrollment. The form is available from the DCRB Member Services Center or on DCRB's web site at [www.dcrb.dc.gov](http://www.dcrb.dc.gov) under "special forms."

A regular child-survivor benefit will stop when the child:

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

A regular child-survivor benefit that is paid to an unmarried child who 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 reestablished.

**Note:** If the PFRRB determines that your death was service-related and a regular spouse-survivor benefit is being paid, your child(ren) may not be eligible for a regular child survivor benefit.

### **Eligibility Requirements for Other Family Members**

Upon your death, your parent(s) or your sibling(s) may receive a lump-sum survivor benefit(s) *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 death is service-related; and
- no eligible spouse or child(ren) survive you, or if there is such a survivor(s), he/she did not rely on you for at least half of his/her financial support.

**Note:** Any unpaid portion of a survivor payment during the month of your survivor's death will be paid under the order of precedence for retirement benefits described on page 18.



## If You Die Before You Retire

If you die as an active-duty police officer or firefighter, your survivor(s) may be eligible for a survivor benefit(s). The amount and type depend on whether the PFRRB determines that your death is service-related or non-service-related.

### Survivor Benefits for a Service-Related Death

If the PFRRB determines that your death is service-related, the Plan may provide a survivor benefit(s) to your eligible spouse, child(ren), or other family member(s).

**Note:** The main criteria used to determine who is entitled to receive a survivor benefit(s) 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.

#### Eligible Spouse

- **Regular Survivor Benefit** — If your death is service-related, your eligible spouse may be entitled to receive a regular spouse survivor benefit equal to 100% of your final salary. A regular spouse-survivor benefit is effective the day following your death and is paid monthly as long as your spouse remains eligible.
- **Lump-Sum Survivor Benefit** — If your death is service-related, the Plan also pays a \$50,000 lump-sum survivor benefit payment to your eligible spouse, *provided* he/she relied on you for at least half of his/her financial support. If more than one person (i.e., a surviving spouse and child[ren]) is eligible for the lump-sum survivor benefit payment, the amount will be divided equally among your survivors.

#### Eligible Child(ren)

- **Regular Survivor Benefit** — If you have no surviving spouse, 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 you have a surviving spouse, but he/she later dies while your surviving child(ren) are 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. Under certain circumstances, if you have a surviving spouse, your eligible child(ren) may be entitled to a benefit. 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.

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

### **Other Family Members**

- **Lump-Sum Survivor Benefit** — If your death is service-related and a spouse or child(ren) does not survive you or is not eligible for the \$50,000 lump sum survivor benefit, a payment will be made to your parent(s) and/or your sibling(s), *provided* they relied on you for at least half of their financial support. If more than one parent or sibling is eligible for the lump-sum survivor benefit payment, the amount will be divided equally among your eligible other family members.

If no eligible spouse, child, or other family member relied on you for at least half of his/her financial support, no lump-sum survivor benefit payment is made.

### **Regular Survivor Benefits for a Non-Service-Related Death**

If your death is non-service-related, the Plan may provide a regular survivor benefit to your eligible spouse and/or child(ren).

#### **Eligible Spouse**

Regular Survivor Benefit — If your death is non-service-related, your eligible spouse will receive a regular spouse-survivor benefit. A regular spouse-survivor benefit is effective the day following your death and is paid monthly as long as your spouse remains eligible.

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

- 40% of your average base pay at the time of your death, or
- 40% of the base pay that is in effect for Step 6 of Salary Class 1 of the D.C. Police and Firemen's Salary Act at the time of your death, to the maximum of your final salary.

#### **Eligible Child(ren)**

Regular Survivor Benefit — If your death is non-service-related, your eligible child(ren) will receive a regular child-survivor benefit. A regular child-survivor benefit is effective the day following your death and is paid monthly as long as your child(ren) remains eligible.

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
- \$3,876\* (if you were hired before November 10, 1996) or \$3,792 (if you were hired on or after November 10, 1996); or
- \$11,628\* (if you were hired before November 10, 1996) or \$11,376 (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, 2013 through March 1, 2014. Initial amounts increase each year based on cost-of-living adjustments.*

For example, if four or more children are eligible to receive this regular child-survivor benefit, and the regular child-survivor benefit for one of the children is stopped, the regular child-survivor benefit for the remaining eligible children will be recalculated.

If you have no surviving spouse, 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 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 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.

## If You Die After You Retire

If you die after you retire (optional, deferred, or disability), your survivor(s) may be eligible for a regular survivor benefit. If you would like to designate your eligible spouse or child to receive an additional survivor benefit after your death, you must make this election at retirement (optional or deferred). If you make such an election, your retirement benefit will be reduced to provide for an additional survivor benefit after your death. For more information, see "Additional Survivor Benefit" on pages 59-60.

### Regular Survivor Benefits

If you die after you retire, the Plan provides a regular survivor benefit to your eligible spouse and/or child(ren).

#### Eligible Spouse

Regular Survivor Benefit — If you die after you retire, your eligible spouse will receive a regular spouse-survivor benefit. A regular spouse-survivor benefit is effective the day following your death and is paid monthly 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
- 40% of the base pay that is in effect for Step 6 of Salary Class 1 of the D.C. Police and Firemen's Salary Act at the time of your death, to the maximum of your final salary.

### **Eligible Child(ren)**

Regular Survivor Benefit — If you die after you retire, your eligible child(ren) will receive a regular child-survivor benefit. A regular child-survivor benefit is effective the day following your death and is paid monthly as long as your child(ren) remains eligible.

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
- \$3,876\* (if you were hired before November 10, 1996) or \$3,792 (if you were hired on or after November 10, 1996); or
- \$11,628\* (if you were hired before November 10, 1996) or \$11,376 (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, 2013 through March 1, 2014. Initial amounts increase each year based on cost-of-living adjustments.*

For example, if four or more children are eligible to receive this regular child-survivor benefit, and the regular child-survivor benefit for one of the children is stopped, the regular child-survivor benefit for the remaining eligible children will be recalculated.

If you have no surviving spouse, 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 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 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.

### **Additional Survivor Benefit**

If you elect an additional survivor benefit at retirement (optional or deferred) and designate your eligible spouse or child to be the recipient of such a benefit, your retirement benefit will

be reduced by 10%. After your death, your designated eligible surviving spouse or child will receive an increased survivor benefit based on the value of the 10% reduction.

An additional survivor benefit that your designated eligible surviving spouse or child receives after your death may be reduced based on the age difference between you and your designated survivor. The reduction occurs because, based on average life expectancy, the younger your survivor, the longer an additional survivor benefit will be paid. An additional survivor benefit will be reduced by 5% for each full five years your survivor is younger than you. If the designated survivor of your additional survivor benefit 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%.

**FOR EXAMPLE:**

*Brian's annual retirement benefit is calculated at \$20,000 per year. At retirement, he designates his wife (Brenda) to receive an additional spouse-survivor benefit. Brenda is 7 years younger than Brian. To pay for an additional spouse-survivor benefit, Brian's initial annual retirement benefit is reduced by 10% or \$2,000; therefore, his initial retirement benefit is \$18,000. When Brian dies, Brenda will receive an additional \$2,000, minus a 5% reduction due to their age difference. The formula for calculating the annual amount of Brenda's additional spouse-survivor benefit is as follows:*

Formula for Calculating Brenda's Additional Survivor Benefit				
Reduction to Brian's Initial Retirement Benefit		Brenda's Reduction Due to Age Difference		Total
$.10 \times \$20,000 = \$2,000$	-	$.05 \times \$2,000 = \$100$	=	\$1,900
				<b><i>Brenda's Additional Survivor Benefit (annual)</i></b>
				<b><i>\$1,900</i></b>

If you choose an additional survivor benefit and your designated spouse or child dies before you, your future retirement benefit will be increased to the amount it would have been if you had not elected an additional survivor benefit.

**Note:** The amount of an additional survivor benefit is a fixed amount that is calculated when you retire. After your death, an additional survivor benefit is then subject to cost-of-living adjustments.

## If You Die After You Separate

If you die after you leave the Police or Fire Department and before you reach age 55, and you would have been eligible to receive a deferred retirement benefit at age 55, your beneficiary will receive a lump-sum payment of your retirement contributions. For more information, see "If You Die" on pages 17-18.

If you die after you leave the Police or Fire Department, you had reached age 55, and you were eligible for a deferred retirement benefit but had not begun receiving that benefit, your survivor(s) may be eligible to receive a regular survivor benefit. The survivor benefit paid to your eligible survivor(s) is the same as the survivor benefit paid under "If You Die After You Retire" on page 58.

### **Increases in a Regular Survivor Benefit**

A regular survivor benefit paid to your eligible surviving spouse or child(ren) may periodically increase. The increase is called a "cost of-living adjustment" (COLA). The first COLA the survivor receives will be a percentage of the full COLA, based on the percentage of the year the survivor received benefits before the increase became effective. For more information, see "Cost-of-Living Adjustments" on pages 50-51.



## Applying For and Receiving Your Retirement Benefit

### Applying for a Retirement Benefit, including the Disability Retirement Benefit Decision Process

#### Applying for an Optional Retirement Benefit

If you meet the eligibility criteria and want to retire, there are certain procedures you need to follow. 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. You also need to obtain an "Optional Retirement Application" from the PFRRB and submit your completed application, along with any supporting materials, to the PFRRB. It is important to submit your completed application to the PFRRB with as much lead time as possible before your proposed retirement date to allow time for processing.

The PFRRB will review your application and, if approved, a Board Order will be forwarded to the DCRB Benefits Department and other involved parties (e.g., the Chief, the Plan member, etc.). The Board Order states the effective date of your retirement and additional 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 and information used to calculate the amount. Provided that the DCRB Benefits Department receives all of the necessary paperwork to calculate your retirement benefit, you will generally receive your first retirement benefit payment within ninety (90) days of your benefit commencement date.

#### Timetable to Apply for an Optional Retirement Benefit

What You Do	When You Need to Take Action
Contact the MPD Office of Human Resources (police officers) or the D.C. Department of Human Resources (firefighters) to make an appointment to obtain a retirement benefit estimate. Be sure to have an approximate retirement date in mind.	Three to six months before your anticipated retirement date
Submit a written request to the Chief of Police or Fire Department stating your intention to retire. You may also request that the Chief waive the 60 day notification requirement.	Submit at least 60 days before you plan to retire



What You Do	When You Need to Take Action
Submit a completed retirement application to the PFRRB. The form is available from the PFRRB.	Submit with as much lead time as possible to allow time for processing
Contact the MPD Office of Human Resources (police officers) or the D.C. Department of Human Resources (firefighters) to complete new forms and/or review existing forms (e.g., beneficiary designations, health/life insurance coverage, personal contact information, etc.).	At least 30 days before you plan to retire
Provide the DCRB Benefits Department with a direct deposit form to receive your optional retirement benefit via an electronic payment. The form is available from the DCRB Member Services Center, your financial institution, or DCRB's web site at <a href="http://www.dcrb.dc.gov">www.dcrb.dc.gov</a> .	At least 30 days before you plan to retire

For information on the eligibility criteria for receiving an optional retirement benefit, see page 29 (Tier 1) or page 39 (Tiers 2 and 3). If your application is denied, the procedures for requesting reconsideration and submitting an appeal are described on pages 67-70.

### 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 will be or are eligible to receive a deferred retirement benefit, notify the MPD Office of Human Resources (police officers) or the D.C. Department of Human Resources (firefighters) at the time you separate. You will be given a form to complete and return. When you return the form, your records will be documented to state that you plan to apply for a deferred retirement benefit at a later date. If you are age 55 or older when you leave the Police or Fire Department, you may immediately apply for a deferred retirement benefit.

At least 90 days prior to reaching the age you wish to begin receiving your deferred retirement benefit (age 55 or older), you may contact the DCRB Member Services Center or you may notify the DCRB Benefits Department in writing. The DCRB Benefits Department will provide you with the forms you need to complete to begin receiving your deferred retirement benefit. The DCRB Benefits Department will also request information from you to ensure your records are up-to-date.

If your application is approved, 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, and the information used to calculate the amount. 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, 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 receiving a deferred retirement benefit, see pages 31-32 (Tier 1) or pages 42-43 (Tiers 2 and 3). If your application is denied, the procedures for requesting reconsideration and submitting an appeal are described on pages 66-69.

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

### **Applying for a Survivor Benefit**

Upon your death, your survivor(s) must notify the PFRRB to receive a survivor benefit(s). The PFRRB will provide your survivor(s) with forms and application instructions. Your survivor(s) must provide required documentation to the PFRRB. Required documentation includes completed forms, proof of eligibility, and a certified copy of your death certificate. The PFRRB will determine if your surviving spouse and/or child(ren) is eligible to receive a regular survivor benefit. In the event the PFRRB determines that your death is service-related, it will also make an initial determination as to whether your survivor(s) is eligible to receive a lump-sum survivor benefit payment.

If the application is approved, the PFRRB will forward a Board Order to the DCRB Benefits Department and to your survivor(s). The Board Order states 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 and the information used to calculate the amount. If the application is denied, the procedures for requesting reconsideration and submitting an appeal are described on pages 66-69.

Survivor benefits are described on pages 53-61.

**Note:** 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. The DCRB Benefits Department will provide the survivor(s) with application instructions and determine if the survivor(s) is eligible to receive a regular survivor benefit.

## **Disability Retirement Benefit Decision Process**

If you become disabled and cannot perform your duties as a police officer or firefighter, you must contact the Police and Fire Clinic (PFC) to schedule an appointment. You will be required to undergo a medical examination. After reviewing your case, the PFC provides a recommendation, Summary Medical Report, and medical jacket containing its findings to the PFRRB. When the PFRRB receives the PFC information, the PFRRB will contact you and request that you complete hearing forms. The hearing forms must be returned within five business days. The PFRRB will review your information and schedule a hearing. Once the PFRRB determines whether you are eligible for a disability retirement benefit, you will receive a final decision in writing.

If the final written decision grants you a disability retirement benefit, the PFRRB will also include a Board Order. A copy of the Board Order will then be forwarded 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 additional 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 and the information used to calculate the amount. If the final decision does not grant you a disability retirement benefit, the procedures for requesting reconsideration and submitting an appeal are described on pages 66-70.

Your eligibility for a disability retirement must be reevaluated annually prior to your reaching age 50. For information on the eligibility criteria for being granted a disability retirement benefit, see pages 33-37 (Tier 1) or pages 44-49 (Tiers 2 and 3).

If you are granted a disability retirement benefit, you must undergo a medical examination at least once every 12 months prior to reaching age 50. If you are granted a disability retirement benefit and return to work in any occupation, you must notify the PFRRB. The PFRRB will require you to undergo an updated medical examination to reassess your eligibility for a disability retirement benefit. If you undergo a medical examination because you returned to work, you are not required to undergo another one for 12 months.

If you were 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 are Denied a Retirement or Survivor 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 a deferred retirement benefit, you may direct your request in writing to the DCRB Benefits Department. You may direct all other such requests in writing to the PFRRB.

### **Denial of a Disability Retirement Benefit**

If you are denied a disability retirement benefit by PFRRB, you have the right to request reconsideration of its decision. To do so, you must file a written petition requesting reconsideration by the PFRRB. You must submit your written request to 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 want from the PFRRB. 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 normally grant or deny your petition for reconsideration within 15 days after you file the petition. You will receive the PFRRB's final decision in writing. The decision will include its findings of fact and conclusions of law.

Once you have exhausted your administrative remedies by initiating the reconsideration process described above, you may file an appeal in the D.C. Court of Appeals.

### **Denial of a Deferred or Optional Retirement Benefit or a Survivor Benefit**

If you are denied an optional retirement benefit or a survivor benefit by the PFRRB, or if you are denied a deferred retirement benefit by DCRB, you have the right to request reconsideration of that decision to DCRB. To do so, you must submit a written request for reconsideration to DCRB. Your written reconsideration request must be submitted to the DCRB Chief Benefits Officer within 60 days after you receive the PFRRB's or DCRB's decision denying your benefit. Your request must include:

- your name;
- your address;
- your date of birth;
- your claim number, if applicable;
- the basis for your reconsideration request; and
- any supporting documentation.

DCRB and the PFRRB will review your reconsideration request for a denial of an optional retirement benefit, or a survivor benefit. DCRB will review your reconsideration request for a denial of a deferred retirement benefit. DCRB will normally grant or deny your request for reconsideration within 90 calendar days after receipt of your request but may take as long as 120 calendar days.

The DCRB Chief Benefits Officer will notify you of DCRB's decision regarding your written request for reconsideration. The decision will

- be in writing;
- provide you with specific reasons for the decision; and
- notify you of your rights, and the procedures and timeframe to appeal the decision.

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. If the benefit was earned through June 30, 1997, you must follow the Treasury Department's benefit appeal process. If the benefit was earned 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 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 be in writing and must include

- your name;
- your address;
- your date of birth;
- your claim number, if applicable;
- the basis for your appeal; and
- any supporting documentation.

The Treasury Department will notify you of its decision regarding your appeal. Its decision will

- be in writing;
- 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 to and timeframe for 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 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 be in writing and must include

- your name;
- your address;
- your date of birth;
- your claim number, if applicable;
- the basis for your appeal; and
- any supporting documentation.

The DCRB Executive Director has 90 calendar days to decide but may take as long as 120 calendar days if notice is provided to the applicant. The DCRB Executive Director will notify you of DCRB's decision regarding your appeal. The decision will

- be in writing;
- 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 to 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 the final decision on your request for review. The action must be filed within three years after the date of DCRB's letter informing you of its final decision.

### **Benefits Earned Through 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 Federal Government benefit based on service performed through June 30, 1997, and the DCRB Executive Director will consider your claim for a D.C. Government benefit based on service performed after June 30, 1997.

### **If You Disagree with the Amount of Your Benefit**

If you disagree with the amount of your optional, deferred, or disability retirement benefit or your survivor benefit, you must submit a written request for reconsideration to the DCRB Chief Benefits Officer. If the DCRB Chief Benefits Officer denies your request for reconsideration, you have the right to appeal to the Treasury Department or the DCRB Executive Director. You must follow the reconsideration and/or appeal procedures described under "Denial of a Disability or Optional Retirement Benefit or a Survivor Benefit" on pages 67-69.

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.

### **If You Disagree with the Percentage of Your Disability Determination**

If you disagree with the percentage of your disability determination, you must follow the procedures described under "Denial of a Disability, Deferred or Optional Retirement Benefit or Survivor Benefit" on pages 67-69.

## **Receiving a Retirement or Survivor Benefit**

Once your application for an optional or disability retirement benefit is approved/granted by the PFRRB, a Board Order is forwarded to the DCRB Benefits Department. *Provided* 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 include benefits from your retirement date to the current month. Thereafter, your annuity is payable to you on the first business day of each month for the prior month.

In accordance with Federal Electronic Funds Transfer (EFT) regulations (31 C.F.R. Part 208), beginning March 1, 2013, all new annuitants must receive their benefits in the form of a direct deposit to their bank, credit union, or similar account. For annuitants currently receiving paper checks, those checks are dated the first business day of the month and are mailed, along with an earnings statement, for receipt shortly thereafter. If you change financial institutions, you must contact the DCRB Member Services Center or your financial institution as soon as possible to obtain a direct deposit form. The form is also available on DCRB's web site at [www.dcrb.dc.gov](http://www.dcrb.dc.gov). You must complete and sign the form, and mail it to the DCRB Benefits Department for processing. Contact DCRB's Member Services Center for more information.

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]) but are not issued a Board Order by the PFRRB.

**Note:** 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 if you fail to update your records. Change of address and tax withholding forms are also available on DCRB's web site.

## **Receiving a Retirement or Survivor Benefit Involving a Qualified Domestic Relations Order**

### **Retirement Benefit**

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

### **Survivor Benefit**

If a QDRO that awards all or a portion of your regular survivor benefit to your former spouse is accepted and approved by DCRB, he/she will begin receiving the benefit upon your death. In addition, if the PFRRB determines that your death is service-related and a QDRO awarded a lump-sum survivor benefit payment to your former spouse, he/she will receive such benefit provided he/she is eligible. 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.





## General Information

### Your Health and Life Insurance Benefits

#### Continuing Your Coverage

You must have *at least* five years of continuous health and/or life insurance coverage immediately prior to your retirement date in order to continue your coverage into retirement. The five year requirement may be waived if you retire on a service-related disability with *less* than five years of continuous service. **To be eligible for District health care coverage at retirement, you must also have *at least* five years of creditable District service if you are retiring under Tier 2 and *at least* ten years of creditable District service if you are retiring under Tier 3.** The five year or ten year creditable District service requirement does not apply if you retire on a service-related disability or are killed in the line-of-duty. Under certain circumstances, your former spouse, who is a party to a QDRO, and your surviving spouse may also be eligible to continue receiving health insurance coverage. For more information on QDROs, see page 13-14.

For information regarding health and/or life insurance

- if you are an active-duty police officer, you must contact the MPD Office of Human Resources at 202-727-4261 or if you are an active-duty firefighter, you must contact the D.C. Department of Human Resources at 202-442-7627, or
- if you are retired, you must contact the DCRB Member Services Center at 202-343-3272 (or toll free at 1-866-456-3272).

**Note:** The U.S. Office of Personnel Management (OPM) and the D.C. Government negotiate and administer the health and life insurance programs. The above offices only provide forms and information on the programs.

### Administrative Information

Under Title XI of the Balanced Budget Act (Act) of 1997, Public Law 105-33, as amended, the Federal Government and the D.C. Government share responsibility for the Plan. The Treasury Department is responsible for paying benefits attributable to police officer or firefighter service performed on or before June 30, 1997. DCRB is responsible for paying benefits attributable to police officer or firefighter service performed after June 30, 1997 and for lateral transfer service. The responsibility for providing benefits attributable to other creditable service depends on a Plan member's hire date with the Police or Fire Department, when the other creditable service was performed, and/or when a Plan member completed a purchase of service deposit for the other creditable service.

## The Office of D.C. Pensions

The Office of D.C. Pensions (ODCP), within the Treasury Department, administers the Federal Government's responsibilities under the Act. This includes managing the funds used to pay retirement benefits that are the responsibility of the Federal Government. The Treasury Department entered into a Memorandum of Understanding (MOU) with the D.C. Government that designates DCRB as the Treasury Department's Plan Administrator.

## The District of Columbia Retirement Board

The District of Columbia Retirement Reform Act of 1979 created DCRB as an independent agency with exclusive authority and discretion to manage and control the retirement funds for D.C. Government teachers, police officers, and firefighters. Fund assets managed by DCRB are used to pay retirement benefits that are the responsibility of the D.C. Government. DCRB is also the Plan Administrator for benefits for which the D.C. Government is financially responsible.

DCRB has a 12 member Board of Trustees (Board). The Board invests the funds used to pay retirement benefits that are the responsibility of the D.C. Government. For the Board's address, see "Contact Information" on page 76.

## The Board Members

*Joseph M. Bress, Chairman of the Board, Council Appointee, and Designated Agent for Service of Process*

*Lyle M. Blanchard, Council Appointee*

*Barbara Davis Blum, Mayoral Appointee*

*Diana K. Bulger, Mayoral Appointee*

*James Bunn, Mayoral Appointee*

*Judith C. Marcus, Elected Retired Teacher*

*Darrick O. Ross, Elected Active Police Officer*

*Nathan Saunders, Elected Active Teacher*

*Edward C. Smith, Elected Active Firefighter*

*George R. Suter, Elected Retired Police Officer*

*Thomas Tippett, Elected Retired Firefighter*

*Michael J. Warren, Council Appointee*

*Jeffrey Barnette, Ex Officio Representative, Non-Voting*

## District of Columbia Police Officers and Firefighters' Retirement Plan

DCRB is the Plan Administrator for the retirement benefits that are the responsibility of the Treasury Department and the D.C. Government. The DCRB Benefits Department personnel calculate benefits, arrange for the payment of annuities, answer questions related to the Plan, determine eligibility for a deferred retirement benefit, conduct income reviews for disability retirees, and carry out the day-to-day processing of retirement benefits, including QDROs.

Other departments of the D.C. Government that determine benefit eligibility and/or, provide salary, retirement contribution, and/or service data are:

- The PFRRB, as a non-adversarial fact finding body, makes findings of fact; conclusions of law; 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 retirement benefit or a survivor benefit(s), or who are granted a disability retirement benefit.
- 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 Office of Human Resources (police officers) and the D.C. Department of Human Resources (firefighters) provide salary and service data used to calculate benefits.
- The OPRS provides information related to member contribution amounts, as well as data regarding installment payments for purchases of service.

### Temporary Amendments

From time-to-time, the D.C. Council and Congress enact legislation modifying retirement benefits on a temporary basis. These legislative changes provide eligibility windows that expire after specifically defined periods. Past legislative enactments have provided, for example, such temporary benefit changes as early-out retirements. For information about temporary changes, you must contact the MPD Office of Human Resources (police officers) or the D.C. Department of Human Resources (firefighters).

## 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., ET, except on holidays recognized by the D.C. Government. Below is contact information for DCRB, as well as some other important phone numbers and addresses.

Contact	Action/Request	Address/Phone
<b>District of Columbia Retirement Board (DCRB)</b>	<p><b>Actives, retirees, and separated:</b></p> <ul style="list-style-type: none"> <li>• for questions about the Plan or your retirement benefits;</li> <li>• for reconsideration of the amount of a retirement or survivor benefit(s);</li> <li>• for changes of address, tax withholdings, or direct deposit information;</li> <li>• for changes in marital status or number of dependents;</li> <li>• for deferred retirement eligibility and for an application for survivor benefits;</li> <li>• for reconsideration of eligibility for a retirement benefit (optional, deferred, disability), including benefits paid to a survivor;</li> <li>• for forms or information about health and life insurance;</li> <li>• for periodic student certification;</li> <li>• for a "Spouse Equity Information Statement" related to a QDRO;</li> <li>• for retirees with police officer or firefighter service after June 30, 1997, to appeal a reconsideration denial of a benefit (optional, deferred, disability, and survivor) or the amount of a benefit (optional, deferred, disability, or survivor);</li> <li>• to terminate a benefit or request a redetermination due to a change in eligibility status;</li> <li>• to report the death of a Plan member or of a survivor who is receiving an annuity;</li> <li>• to process a QDRO;</li> <li>• to change or designate a beneficiary for your remaining retirement contributions or your life insurance proceeds, or</li> <li>• for annual income verification (disability retirees)</li> </ul>	<p>900 7th Street, NW 2nd Floor Washington, D.C. 20001</p> <p>Board of Trustees 202-343-3200</p> <p>Member Services Center and Benefits Department 202-343-3272 or toll free at 1-866-456-3272 Fax: 202-566-5001</p>
<b>Police and Firefighters' Retirement and Relief Board (PFRRB)</b>	<p><b>Actives and retirees:</b></p> <ul style="list-style-type: none"> <li>• for optional retirement eligibility or an application, including eligibility for a survivor;</li> <li>• for disability retirement eligibility or process inquiries, including eligibility for a survivor;</li> <li>• to report the death of a Plan member or of a survivor who is receiving an annuity;</li> </ul>	<p>D.C. Department of Human Resources One Judiciary Square 441 4th Street, NW Suite 340 North Washington, D.C. 20001 202-442-9622</p>

District of Columbia Police Officers and Firefighters' Retirement Plan

Contact	Action/Request	Address/Phone
	<ul style="list-style-type: none"> <li>• to request reconsideration of the percentage of a disability determination; or</li> <li>• for annual medical verification (disability retirees)</li> </ul>	
<b>Office of D.C. Pensions (ODCP); U.S. Department of the Treasury</b>	<b>Retirees with police officer or firefighter service performed through June 30, 1997 and retirees with police officer or firefighter service performed both on or before and after June 30, 1997:</b> <ul style="list-style-type: none"> <li>• to appeal a denial for a request for reconsideration of a benefit (optional, deferred, and survivor) or the amount of a benefit (optional, deferred, disability, or survivor)</li> </ul>	1500 Pennsylvania Ave., NW ATTN: Metropolitan Square Room 6G507 Washington, D.C. 20220 202-622-0800
<b>District of Columbia Department of Fire and Emergency Medical Services (Fire Department); D.C. Department of Human Resources; Division of Compensation, Classification and Benefits</b>	<b>Active firefighters:</b> <ul style="list-style-type: none"> <li>• for forms or information about health and life insurance;</li> <li>• to change or designate a life insurance beneficiary;</li> <li>• to request a retirement benefit estimate; or</li> <li>• to set up an appointment for pre-retirement counseling</li> </ul>	One Judiciary Square 441 4th Street, NW Room 340 North Washington, D.C. 20001 202-442-7627
<b>District of Columbia Department of Fire and Emergency Medical Services; Office of the Fire Chief</b>	<b>Active firefighters:</b> <ul style="list-style-type: none"> <li>• for authorization to retire</li> <li>• to request permission to remain as an active-duty firefighter after reaching age 60.</li> </ul>	1923 Vermont Ave., NW Room 201 Washington, D.C. 20001 202-673-3320
<b>District of Columbia Metropolitan Police Department; Office of Human Resources</b>	<b>Active police officers:</b> <ul style="list-style-type: none"> <li>• for forms or information about health and life insurance;</li> <li>• to change or designate a life insurance beneficiary;</li> <li>• to request a retirement benefit estimate;</li> <li>• to set up an appointment for pre-retirement counseling;</li> <li>• to request permission to remain as an active-duty police officer after reaching age 60; or</li> <li>• for authorization to retire.</li> </ul>	300 Indiana Ave., NW Room 6061 Washington, D.C. 20001 202-727-4261

District of Columbia Police Officers and Firefighters' Retirement Plan

Contact	Action/Request	Address/Phone
<b>Police and Fire Clinic (PFC)</b>	<p><b>Actives:</b></p> <ul style="list-style-type: none"> <li>• to report a disability or aggravation of an illness or injury; or</li> <li>• to schedule a medical examination</li> </ul> <p><b>Retirees receiving a disability retirement benefit:</b></p> <ul style="list-style-type: none"> <li>• to fulfill annual medical review requirements</li> </ul> <p><b>*Members who retired POD 100% disability, should contact the Case Management Section of the PFC at (202) 269-7395 to discuss benefits of same.</b></p>	<p>920 Varnum Street, NE Washington, D.C. 20017 202-269-7400</p>
<b>District of Columbia Office of Pay and Retirement Services (OPRS); Office of the Chief Financial Officer</b>	<p><b>Actives:</b></p> <ul style="list-style-type: none"> <li>• for a printout stating the amount of your retirement contributions</li> </ul>	<p>One Judiciary Square 441 4th Street, NW Suite 410 South Washington, D.C. 20001 202-741-8660</p>
<b>The Fraternal Order of Police</b>	<p><b>Actives and retirees:</b></p> <ul style="list-style-type: none"> <li>• for collective bargaining agreement information</li> </ul>	<p>Metropolitan Police Labor Committee 1524 Pennsylvania Ave., SE Washington, D.C. 20003 202-548-8300</p>
<b>D.C. Firefighters' Association</b>	<p><b>Actives and retirees:</b></p> <ul style="list-style-type: none"> <li>• for collective bargaining agreement information</li> </ul>	<p>2120 Bladensburg Road, NE Room 210 Washington, D.C. 20018 202-635-8500</p>

## Frequently Asked Questions For 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 (police officers) at 202-727-4261 or the D.C. Department of Human Resources (firefighters) at 202-442-7627.
- If you are retired, you should contact the DCRB Member Services Center at 202-343-3272 (or toll free at 1-866-456-3272).

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

You share the cost of providing your retirement benefit with the Federal Government and/or the District. To help pay for your retirement benefit and the benefit(s) paid to your survivor(s), 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 an additional survivor benefit for my eligible spouse or child?

If you elect an additional survivor benefit at retirement (optional or deferred) and designate your eligible spouse or child to be the recipient of such a benefit, your retirement benefit will be reduced by 10%. After your death, your designated eligible surviving spouse or child will receive an increased survivor benefit based on the value of the 10% reduction.

### 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. Police officer or firefighter service may also include

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

**Note:** Your unused sick leave is added to your police officer or firefighter service to calculate the *amount* of your retirement benefit. Unused sick leave is not used to determine your *eligibility* for an optional retirement benefit. Also, it is not 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.

### **5. What is Lateral Transfer Service?**

If you were appointed after January 11, 2000, to the Police Department as a lateral law enforcement officer pursuant to the Lateral Law Enforcement Act, lateral transfer service is your years of prior law enforcement service. If you transferred after October 2, 2001, from being an EMT with the EMS to become a uniformed EMT firefighter with the Fire Department pursuant to the Lateral EMT Act, lateral transfer service is your years of prior service as an EMT. 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 complete a purchase of service deposit for such service while you are an active-duty police officer. Lateral EMT 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 while you are an active-duty member.

### **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

- certain prior civilian service, and
- active military service (performed prior to your hire date with the Police or Fire Department).

**Note:** You *must* complete a purchase of service deposit for civilian service while you are an active-duty police officer or firefighter. You *may* need to complete a purchase of service deposit for active military service. (For information on the purchase of service deposit deadline, see “Active Military Service Credit” on pages 25-26.)

### **7. What is total creditable service?**

Total creditable service is your combined full years and additional **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.

**Note:** You *must* complete a purchase of service deposit for lateral transfer service and civilian service while you are an active-duty police officer or firefighter. You *may* need to complete a purchase of service deposit for active military service. (For information on the purchase of service deposit deadline, see “Active Military Service Credit” on pages 25-26.)

**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, active-duty police officers may contact the MPD Office of Human Resources at 202-727-4261, and active-duty firefighters may contact the D.C. Department of Human Resources at 202-442-7627.

**9. May I get an estimate of my retirement benefit?**

Yes. If you are an active-duty police officer, you may contact the MPD Office of Human Resources/Payroll Department at 202-727-4261. If you are an active-duty firefighter, you may contact the D.C. Department of Human Resources 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 need to provide an estimate of your proposed retirement date. You can also calculate your own estimated benefit by using the calculator on DCRB's website at [www.dcrb.dc.gov](http://www.dcrb.dc.gov). Please remember that these are estimates only and that your actual annuity may differ from your estimate.

**10. May I have my retirement or survivor annuity directly deposited into my bank account?**

Yes. Contact the DCRB Member Services Center or go to the DCRB website to obtain a direct deposit form. The completed and signed form should be returned to the DCRB Member Services Center for processing. Beginning March 1, 2013, all newly retired police officers and firefighters and their survivors must receive their annuity payments via direct deposit.

**11. If I receive my retirement or survivor benefit payment electronically, will I receive a statement notifying me of my earnings, tax withholdings, etc.?**

Yes. An earnings statement is mailed to you for your receipt shortly after the first business day of the month. Your earnings statement contains information regarding the gross and net amounts of your annuity, as well as other pertinent information (e.g., tax withholdings).

**12. When will I receive my first retirement or survivor benefit payment?**

Provided 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. Your annuity is payable to you on the first business day of each month.

**13. May I continue my health and life insurance benefits when I retire?**

You must have *at least* five years of continuous health and/or life insurance coverage immediately prior to your retirement date in order to continue your coverage into retirement. The five-year requirement may be waived if you retire on a service-related disability with *less* than

five years of continuous service. **To be eligible for District health care coverage at retirement, you must also have *at least* five years of creditable District service if you are retiring under Tier 2 and *at least* ten years of creditable District service if you are retiring under Tier 3.** The five year or ten year creditable District service requirement does not apply if you retire on a service-related disability or you are killed in the line-of-duty. Under certain circumstances, your former spouse who is a party to a QDRO and your surviving spouse may also be eligible to continue receiving health insurance coverage. To determine your eligibility for coverage prior to your retirement date, you may contact the MPD Office of Human Resources (police officers) at 202-727-4261 or the D.C. Department of Human Resources (firefighters) at 202-442-7627.

#### **14. How do I find out who is designated as the beneficiary for my life insurance?**

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

- If you are an active-duty police officer, you must contact the MPD Office of Human Resources at 202-727-4261 or if you are an active-duty firefighter, you must contact the D.C. Department of Human Resources at 202-442-7627.
- If you are retired, you must contact the DCRB Member Services Center at 202-343-3272 (or toll free at 1-866-456-3272).

#### **15. Will I receive equalization or cost-of-living increases?**

The type of increase you receive depends on your retirement date. Plan members who retired before February 15, 1980 (Tier 1) may receive equalization pay. Plan members who retire(d) on or after February 15, 1980 (Tiers 2 and 3) may receive yearly COLAs. A regular survivor benefit also may be increased based on a yearly COLA. Plan members do not receive both equalization pay and a COLA.

## **Frequently Asked Questions For Survivors**

#### **16. Who do I notify in the event of a Plan member's death?**

You must contact the PFRRB at 202-442-9622 and the DCRB Member Services Center at 202-343-3272 (or toll free at 1-866-456-3272).

**Note:** If the Plan member is receiving or is eligible to receive a deferred retirement benefit, you only need to contact the DCRB Member Services Center.

#### **17. How do I apply for a survivor benefit(s)?**

To apply for a survivor benefit(s), you must contact the PFRRB. The PFRRB will provide you

with forms and application instructions. You must provide the required documentation to the PFRRB. Required documentation includes (but is not limited to) completed forms, proof of eligibility, and a certified copy of the Plan 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 Plan 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.

**Note:** 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. 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 60\* (when the benefit is being paid to a surviving spouse) or age 55 (when the benefit is being paid to a former spouse who is a party to a QDRO).

A regular spouse-survivor benefit may start again if your remarriage ends because of death, annulment, or divorce.

\*As of the date of publication, the D.C. Government approved legislation reducing the age when remarriage by a surviving spouse will terminate a survivor annuity from 60 to 55. No comparable Federal legislation has been enacted to cover survivor benefits based on service performed through June 30, 1997. If your survivor annuity is based on service performed through and after June 30, 1997, and you remarry at age 55 or later but before age 60, you will only continue to receive that portion of your survivor annuity which is based on service performed 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:

- reach age 18, or older and you are no longer a full-time student or you fail to submit the required Student Certification Form;
- reach age 22;
- marry; or
- die.

A regular child-survivor benefit that is paid to an unmarried child who 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 reestablished.

## 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 hire 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 prior active military service to be included in your total creditable service, you may be required to complete a purchase of service deposit for your prior active military service to avoid a future reduction in your retirement benefit. (For information on the purchase of service deposit deadline, see "Active Military Service Credit" on pages 25-26.) 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)]

**Adjusted Average Base Pay** is the average base pay increased by the percentage increase (adjusted to the nearest one tenth of one percent) in the Consumer Price Index for all Urban Consumers (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** is a benefit that is paid monthly to an eligible recipient.

**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 of pay 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)]

## District of Columbia Police Officers and Firefighters' Retirement Plan

**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, 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, effective August 29, 1972, D.C. Law 13-101. [See D.C. Code § 5-544.01(a)(3)]

**Beneficiary** is the person(s) you designate in a signed and witnessed beneficiary form(s) as eligible to receive

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

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

**Civilian Service** is honorable active service in the D.C. Government, or in the executive, judicial, or legislative branches of the Federal Government, including work in government-owned or controlled corporations and Gallaudet University.

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

- had retirement deductions (other than for Social Security) 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-duty police officer or firefighter. [See D.C. Code § 5-701(15)]

**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)]

- The Fiscal Year 2011 Budget Support Act of 2010 (Subtitle J of Title 1, “Police and Firefighter Post-Retirement Health Benefits Amendment Act of 2010” requires that a Tier 2 member must retire with at least 5 years of creditable District service and that a Tier 3

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member must retire with at least 10 years of creditable District service to be eligible for District retiree health care. [See D.C. Code § 1-621.09(j)]

**Note:** These requirements do not apply if you retire on a service-related disability or are killed in the line of duty. D.C. Law 18-223, applicable October 1, 2011. [See D.C. Code § 1-621.09(k)]

**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 a retirement and/or survivor benefit under a court-issued QDRO that is accepted and approved by DCRB. For purposes of a former spouse being eligible for a spouse-survivor benefit, he/she is also a living 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. [See D.C. Code §§ 1-529.01 et seq.]

**Full Months** is a complete calendar month.

**Full-Time Student** is a 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 the June 30th of the year following the year the child actually turned age 22. [See D.C. Code § 5-701(5)(B)]

**Lateral Law Enforcement Officer** is any law enforcement officer who is appointed after January 11, 2000 with the Police Department 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 policeman 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.]

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**Lateral Transfer Service** is your 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 prior law enforcement officer service. If you were transferred after October 2, 2001, from being an EMT with the EMS to become a uniformed EMT firefighter with the Fire Department pursuant to the Lateral EMT Act, lateral transfer service is your years of prior service as an EMT. 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 while you are an active-duty police officer. 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 while you are an active-duty member. [See D.C. Code § 5-704(i) and (k)]

**Mayor** is the Mayor of the District of Columbia or his 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, 38 USC §§ 4301 et seq. (USERRA), 20 CFR §§ 1002 et seq., military leave taken on or after October 13, 1994, means service in the uniformed services, such as, in the Armed Forces; 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(d)]
- 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 and/or active military service performed prior to your hire date with the Police or Fire Department. 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 while you are an active-duty police officer or firefighter. You may need to complete a purchase of service deposit for active military service. (For information on the purchase of service deposit deadline, see “Active Military Service Credit” on pages 25-26.)

**Plan Member** is an active-duty police officer or firefighter, or an individual who is separated (deferred) or retired from the Police or Fire Department.

**Police Officer or Firefighter Service** includes honorable service in the Police or Fire Department. 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 after your hire date with the Police or Fire Department); and/or
- approved leave-without-pay taken to serve as a full-time employee or officer of a labor organization that bargains with the D.C. Government on behalf of police officers or firefighters.

Police officer or firefighter service and lateral transfer service (if applicable) are used to determine when you are eligible to retire and is included in your total creditable service to calculate the amount of your retirement benefit. Your unused sick leave is added to your police officer or firefighter service to calculate the amount of your retirement benefit. Unused sick leave is not used to determine your eligibility for an optional retirement benefit. It is not added to police officer service to determine if a Plan member is eligible to have base pay include longevity pay when calculating an annual optional retirement benefit. [See D.C. Code § 5-701(10)]

**Qualified Domestic Relations Order (QDRO)** is a court order that is in compliance with the D.C. Spouse Equity Act of 1988, effective March 16, 1989, D.C. Law 7-214 (see D.C. Code §§ 1-529.01 et seq.), and has been approved as qualified by DCRB.

**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** is 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 Child(ren)** is an unmarried child(ren) of a Plan member, including a step-child(ren), adopted child(ren), or recognized natural child(ren),

- 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)(A) and (B)]

**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). [See D.C. Code § 5-701(3) and (4)]

**Note:** A surviving spouse may be a same-sex spouse from a valid marriage performed in the District of Columbia or another jurisdiction. *United States v. Windsor*, 570 U.S. 12 (2013); The Religious Freedom and Civil Marriage Equality Amendment Act of 2009, D.C. Law 18-110, effective March 3, 2010 (see D.C. Code § 46-401); the Jury and Marriage Amendment Act of 2009, D.C. Law 18-9, effective July 7, 2009 (see D.C. Code § 46-405.01).

**Note:** The Domestic Partnership Police and Fire Amendment Act of 2008, D.C. Law 17-358,

## District of Columbia Police Officers and Firefighters' Retirement Plan

amended D.C. Code §§ 5-701, 5-716 and 5-723 to include domestic partners as survivors. These amendments were subject to congressional enactment. Because the Federal government has not enacted similar legislation, they are not effective.

**Note:** As of the date of publication, the D.C. Government approved legislation reducing the age when remarriage by a surviving spouse will terminate a survivor annuity from 60 to 55. [The Equity in Survivor Benefits Amendment Act of 2011 (A19-650), amending D.C Code § 5-716(e)(1).] This change will only apply to your District service earned after June 30, 1997.

**Total Creditable Service** is your combined full years and additional 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.

**Note:** You *must* complete a purchase of service deposit for lateral transfer service and civilian service while you are an active-duty police officer or firefighter. You may need to complete a purchase of service deposit for active military service. (For information on the purchase of service deposit deadline, see “Active Military Service Credit” on pages 25-26.)

**Uniformed EMT** is an EMT with the EMS who, pursuant to the Lateral EMT Act, transferred after October 2, 2001, to the Fire Department.

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

## Abbreviations/Acronyms

**Act** — 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** — Consumer Price Index

**D.C.** — District of Columbia

**D.C. Code** — District of Columbia Official Code

**DCRB** — District of Columbia Retirement Board

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

**EMT** — Emergency Medical Technician with the District of Columbia Fire and Emergency Medical Services Department

**Fire Department** — firefighters and uniformed EMT firefighters arm of the District of Columbia Fire and Emergency Medical Services Department, 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.]

**MOU** — Memorandum of Understanding

**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

## District of Columbia Police Officers and Firefighters' Retirement Plan

**PFC** — Police and Fire Clinic

**PFRRB** — Police and Firefighters' Retirement and Relief Board

**Plan** — District of Columbia Police Officers and Firefighters' Retirement Plan

**Police Department** — District of Columbia Metropolitan Police Department

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

**QDRO** — Qualified Domestic Relations Order

**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)]

**SPD** — Summary Plan Description

**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

**USC** — United States Code

**USERRA** — Uniformed Services Employment and Redeployment Rights Act of 1994, 38 USC §§ 4301 et seq., 20 C.F.R. §§ 1002 et seq.

