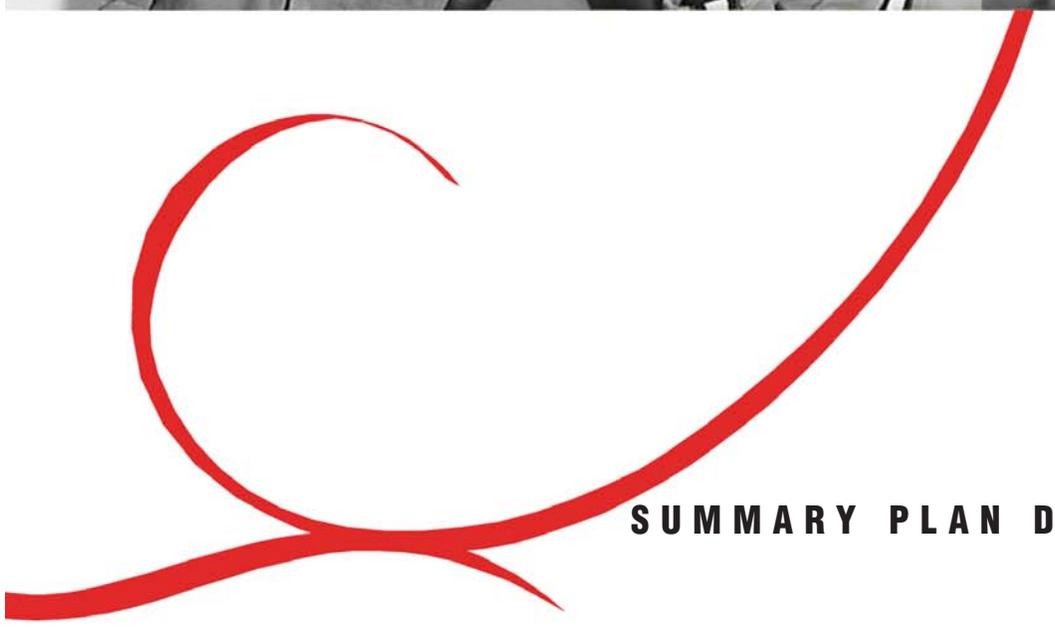
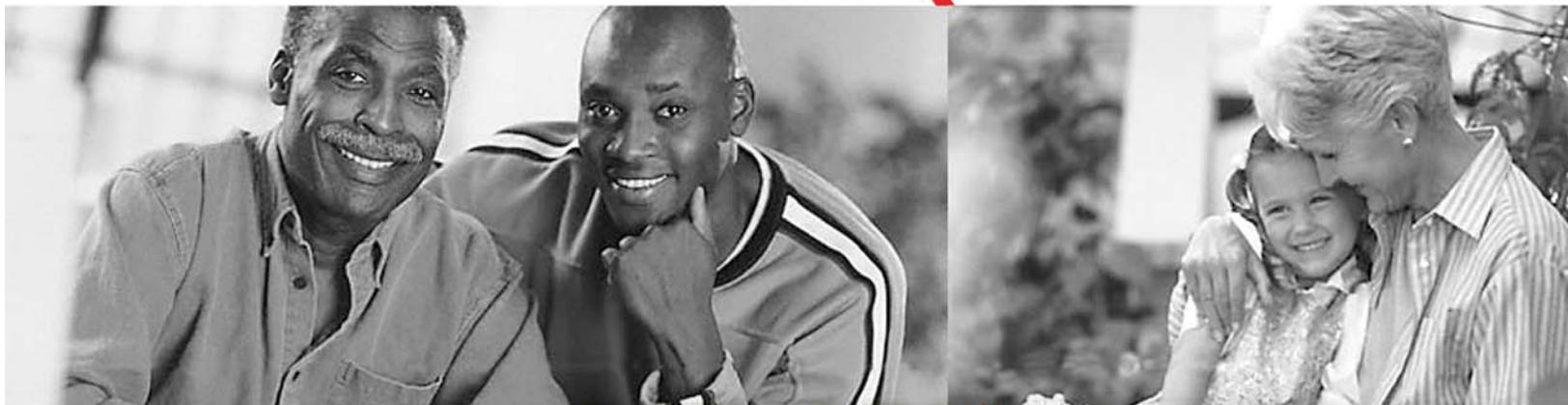




# District of Columbia Teachers' Retirement Plan



**SUMMARY PLAN DESCRIPTION 2012**

# District of Columbia Teachers' Retirement Plan Summary Plan Description

This booklet is a Summary Plan Description (SPD) of the benefits provided to you under the District of Columbia Teachers' Retirement Plan (the Teachers' Retirement Plan or the **Plan**) and relevant procedural information. The full text of the Plan is contained in Title 38 (sections 38-2021.01 et seq.) of the Code of the District of Columbia (D.C. Code). The U.S. Department of the Treasury (Treasury Department) has also issued regulations pertaining to this Plan in the Code of Federal Regulations (C.F.R.) at 31 C.F.R. Part 29. If there are any conflicts between the information in this booklet and the D.C. Code or the C.F.R., the D.C. Code and the C.F.R. will always govern.

## Who Is Responsible for the Teachers' 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 service performed by a District of Columbia Public School teacher on or before June 30, 1997. The District of Columbia Retirement Board (DCRB) is responsible for paying benefits attributable to teacher service performed after June 30, 1997. The responsibility for providing benefits attributable to other creditable service depends on a Plan member's hire date with the District of Columbia Public Schools (DCPS), 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 60-62.

## 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 65.

## **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 Teachers' Retirement Plan, such as how the Plan works, how you become eligible for a retirement benefit, and how to calculate your benefit.

### The Booklet's Design

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

- “Fast Facts About Your Plan” (page 9) provides you with a quick overview of major Plan provisions.
- “Plan Participation” (pages 11-12) provides you with information on 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 13-20) 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 21-25) provides you with information regarding how your service and your pay are used to determine your eligibility for and to calculate the amount of your retirement benefit.
- “Types of Retirement Benefits” (pages 27-29) and “Retirement Benefit Payment Options” (pages 31-42) provide 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 43-48) provides you with information on the type and amount of benefits your survivor(s) may be eligible to receive upon your death.
- “Applying For and Receiving Your Retirement Benefit” (pages 49-57) informs you of the steps and/or procedures to begin receiving and to continue receiving your retirement benefit.
- “General Information” (pages 59-62) informs you of your life and health insurance benefits and provides information about who is responsible for administering the Plan.

## District of Columbia Teachers' Retirement Plan

- “Contact Information” (pages 63-65) provides you with information on the various organizations that are involved in the retirement process, what they do, and how you can contact them.
- “Frequently Asked Questions” (pages 67-72) answers some of the most common questions about the Plan.
- The “Glossary of Terms” (pages 73-79) helps you better understand the Plan terminology by providing you with definitions of 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” (page 81) states the full name of 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 the booklet with your family and keep it in a safe place. The SPD is also available online at DCRB's web site: <http://www.dcrb.dc.gov>.



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## FAST FACTS ABOUT YOUR PLAN

You are automatically enrolled in the Teachers' Retirement Plan when you begin working for the District of Columbia Public Schools (DCPS) as a teacher (or in certain other educational positions) in the **DCPS system** in a salary class position ET 1-15. See page 11 for more information.

You must contribute a portion of your salary to help pay for your retirement benefit. Your contributions are automatically deducted from your pay. See pages 11-12 for more information.

In general, if you have worked at least five years as a **DCPS teacher**, you may retire at age 62 or at:

- age 60, if you have 20 years of service;
- age 55, if you have 30 years of service, and you were hired before November 1, 1996;
- any age, if you have 30 years of service, and you were hired on or after November 1, 1996.

For details, see page 27.

The term “service” includes your work as a DCPS teacher (**DCPS service**), and certain non-DCPS work (**credited service**). Credited service is described on pages 22-25.

You may “purchase” up to 10 years of service if you’ve worked outside the DCPS system in a public day school or equivalent school system. See pages 22-23 for details.

If you separate from DCPS after you have worked for at least five years as a DCPS teacher but before you are eligible to retire, you may choose to receive either a **deferred retirement benefit** or a **lump-sum refund of your retirement contributions**. (See Glossary page 77.) The deferred retirement benefit is payable at age 62. See page 27.

If you become disabled, you may be eligible for a **disability retirement benefit** if you have worked for at least five years as a DCPS teacher. The disability retirement benefit is explained on pages 28-29.

If you die while employed as a D.C. teacher and you have at least 18 months of DCPS service, your **surviving spouse** or **surviving domestic partner** and **eligible children** or **dependent parents** will receive a **survivor benefit**. See page 43 for further details.

If you die after you retire, your eligible children will receive a survivor benefit. Your spouse or **domestic partner** will receive a survivor benefit only if you elect one when you retire. Survivor benefits are described on pages 43-48.

## District of Columbia Teachers' Retirement Plan

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 also have at least ten years of **creditable District service** at retirement. For more information, see “Continuing Your Coverage” on page 59.

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).

## PLAN PARTICIPATION

If you are eligible, you are automatically a participant in the Teachers' Retirement Plan when you begin working in the DCPS system. Enrollment is automatic—you do not have to do anything to participate in the Plan. **Note:** Participation in the Plan is mandatory for eligible teachers.

### Eligible Teachers

This Plan defines “teacher” as an employee who serves in a salary class position ET 1-15 under the DCPS system. You are also a teacher if you are eligible as an employee of a District of Columbia Public Charter School, as explained below.

### Public Charter Schools

As long as you make the mandatory contributions (described below), your participation in this Plan continues if you work in a D.C. Public Charter School and you:

- **left the DCPS system**, began working in the charter school within 60 days of the date you left the DCPS system, and you elect to remain in the District of Columbia Teachers' Retirement Plan; or
- **took a leave of absence** without pay from the DCPS system to work in the charter school. In this case, you remain a participant in the Plan. No election is necessary.

For more information about leaving the DCPS system to work in a District of Columbia Public Charter School, see the “Life Events” chapter on page 17.

### Your Mandatory Retirement Fund Contributions

You share in the cost of providing your retirement benefit with the U.S. Treasury Department (the Treasury Department) and/or the District of Columbia (the District). To help pay for your retirement benefit and the benefits that may be paid to your survivor(s), you are required to make retirement contributions to the Plan while you are employed by DCPS or a D.C. Public Charter School. Each pay period, your mandatory contribution is automatically deducted from your pay either on a pre-tax or post-tax basis. Your contributions to the Plan are:

- 7% of your annual salary if you were hired before November 1, 1996, or
- 8% of your annual salary if you were hired on or after November 1, 1996.

**Note:** You may contact the District of Columbia Office of Pay and Retirement Services (OPRS) at any time to request a printout of your contributions to the Plan.

You may be able to receive credit toward your retirement for certain types of **non-teaching service**. This is called “credited service.” You can make **service contributions** to the District of Columbia Teachers' Retirement Fund (the retirement Fund or Fund) so that your credited service adds to your retirement benefit. Most military service does not need to be purchased. Credited service is described on pages 22-25.

If you leave the DCPS system before completing five years of service, you will automatically receive a lump-sum refund of the contributions you made to the Plan.

If you leave the DCPS system after five years of service but before you are eligible to retire, you can either receive a lump-sum refund of the contributions you've made to the Plan or you may elect to receive a deferred retirement benefit when you reach age 62 (see page 27). If you choose to take a lump-sum refund, no benefits will be payable to you at a later date.

## Non-DCPS Service Contributions

Certain periods of non-DCPS service, such as certain military service, service in another educational institution, and even certain leaves of absence can be “credited” under this Plan. In other words, certain types of service can be applied to this Plan, which can add to your retirement benefit. To find out what periods of service are eligible, see pages 22-25.

## Receiving Credit for Your Non-DCPS Service

You must have five years of DCPS service to be eligible to receive credit for non-DCPS service. If you want to receive credit for certain eligible periods of non-DCPS system work, you must make deposits to the District of Columbia Teachers' Retirement Fund. The total amount of your deposit is the amount that you would have paid through mandatory contributions, plus interest, if you had been working in the DCPS system for each year for which you want credit. Most military service does not require a deposit to be credited. The applicable amounts are calculated by DCRB. Contact the Office of Human Resources (OHR) for further information and a longevity form.

You may make your service contributions in one lump sum, including a rollover contribution, or in installment payments that must be completed within 100 months (8½ years) of your beginning such contributions and before you retire.

## LIFE EVENTS

This section explains certain life events — such as marriage, divorce, domestic partnership status, separation from service, reemployment, disability, retirement, and death — that may affect your retirement benefit.

Your records will be affected by several of the life events discussed below. It is important that you notify the DCPS Office of Human Resources (for active teachers) or the District of Columbia Retirement Board's (DCRB) Member Services Center (for teachers who are retired or separated from service) 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 you do not 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 or Register a Domestic Partnership

If you marry or enter into a registered domestic partnership before you retire, you should contact the DCPS OHR. You may wish to change your **beneficiary** designation so that if you die before you retire, your new spouse or domestic partner may be eligible for a benefit from this Plan.

Your marital or domestic partnership status may affect how you wish to receive your benefit. For retirement benefit payment options, see page 35.

If you are unmarried when you retire and later get married, or if you do not have a registered domestic partner when you retire and later enter into a registered domestic partnership, you may change your retirement benefit payment election to either the Reduced Annuity with a Maximum Survivor **Annuity** or the Reduced Annuity with a Partial Survivor Annuity option. For more information about these options, see page 35. To make this change, you must file a signed election form with the **Benefits Administrator** (DCRB) within one year of the date of your marriage or registered domestic partnership.

Once you've made this election, you may not change your form of retirement benefit payment again. If your spouse or domestic partner dies, your benefit will increase (for all future payments) to the amount it would have been if you had elected an unreduced annuity benefit.

## If You Divorce or Terminate Your Registered Domestic Partnership

If you elected a survivor benefit and you later terminate your domestic partnership, your annuity will be restored to the unreduced amount.

If you elected a survivor benefit and you later divorce, your annuity will be restored to the unreduced amount provided you do not have a Qualified Domestic Relations Order (QDRO). Your **former spouse** may be entitled to a benefit under a QDRO approved by DCRB, which may affect your retirement benefit.

### Qualified Domestic Relations Orders (QDROs)

If you divorce, the Plan may have to pay benefits to your former spouse. The amount of the benefit will depend on the terms of your divorce and what instructions are contained in a QDRO issued after March 15, 1989, that is approved by DCRB. If the Plan receives a QDRO, your former spouse may be awarded all or a portion of your retirement benefit and/or a survivor benefit (described on pages 43-48). To be acceptable by DCRB, the QDRO must identify among other things:

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

A QDRO can be accepted and approved by DCRB after you retire, if it is based on the type of benefit payment you chose when you retired. (For information about the payment options that you may choose, see page 35.) For more information on the requirements for QDROs, please contact DCRB's Member Services Center.

For example, if you are married at the time you retire and you chose to receive a reduced retirement benefit in order to provide a survivor benefit—and then you get divorced—a QDRO directing the Plan to continue the survivor benefit for your former spouse is acceptable. However, if you did not elect the survivor benefit when you retired, the QDRO cannot require the Plan to provide a survivor benefit to your former spouse.

If your former spouse is receiving benefit payments from the Plan and he/she remarries before reaching age 55, those payments will stop, and your benefit will be restored to the amount it would have been if there had been no court order.

If the court order grants your former spouse 100% of the spousal survivor benefit, any subsequent spouse, who may have otherwise been eligible to receive a spousal survivor benefit under the Plan, cannot receive one.

## If You Take a Leave of Absence

You can take up to six months of approved leave without pay each **fiscal year** and continue to participate in the Plan without having to make mandatory contributions. As discussed below, certain types of authorized leave without pay may be longer than six months and may require you to make mandatory contributions to the District of Columbia Teachers' Retirement Fund to count toward determining your eligibility for retirement.

## If You Take a Leave of Absence to Work For a Teachers' Union

If you take leave without pay to serve as a full-time officer or employee of a teachers' union for the purpose of bargaining with the District of Columbia, you may elect to receive credit for that time. You must notify the DCPS Office of Human Resources (OHR) within 60 days after your leave begins, and you must make contributions to DCRB through the D.C. Office of Finance and Treasury (OFT) throughout the period of leave, equal to the mandatory retirement contributions you would have made, and the required contributions the District government would have made on your behalf, as if you were still actively working in the DCPS system.

## If You Take a Leave of Absence to Work For a D.C. Public Charter School

If you are granted a leave of absence without pay to accept a position in a D.C. Public Charter School, you will be able to receive credit for that service. To receive credit, the public charter school must process contributions made by you and by the charter school on your behalf and forward them to OFT, which transmits the funds to DCRB. The contributions must be equal to the mandatory retirement contributions you would have made and the required contributions the District government would have made on your behalf if you hadn't taken a leave of absence.

## If You Are on Leave Due to Workers' Compensation

The time during which you are on authorized leave without pay due to workers' compensation is counted toward service credit, as long as you make your mandatory contributions to the retirement Fund during that leave. Also, in order to receive service credit toward the five consecutive years of health coverage required to continue health coverage into retirement, *you must arrange to make health care premium payments while you are receiving workers' compensation payments* (such payments would normally begin during the 7th month you are on workers' compensation). In addition, to be eligible for District health coverage after retirement, you also need ten years of creditable District service. Contact OHR for further information.

## If You Are on an Educational Leave of Absence

If you take an authorized educational leave of absence with partial pay, you may receive service credit for the time you are on leave without making a service credit purchase beyond the mandatory 7% or 8% that is withheld from your partial pay (See pages 24-25).

## If You Leave Your Position For Military Service Due to War or National Emergency

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

- you apply for and receive a lump-sum refund of your contributions to the Plan, or
- you do not return to your teaching position at the end of such period of **military leave**, generally within five years.

If you die while you are performing military service, your survivors may be entitled to survivor benefits as if you died while actively employed by DCPS.

## If You Become Disabled

If you have five years of DCPS teaching service at the time you become disabled, you may be eligible for a disability retirement benefit through this Plan. Disability retirement benefits are described on pages 33-34.

For more information about applying for a disability retirement benefit, see pages 52-53.

If you become disabled prior to earning five years of DCPS teaching service, your contributions will be returned to you in a lump-sum refund. See page 57 for refund procedures.

## If You Separate From the DCPS System

If you resign or separate from the DCPS system (for reasons other than retirement or authorized leaves of absence), your membership in the Plan stops.

If you are eligible for a deferred retirement benefit (described on page 27), you can elect to receive a deferred retirement benefit when you reach age 62, or you may elect to receive an immediate lump-sum refund of your contributions to the Plan. If you want a deferred retirement benefit, you must elect that option when you leave the DCPS system (see page 50). If, after electing a deferred annuity, you wish to receive a refund before you reach annuity age, you may do so. However, upon taking a refund, you will no longer be entitled to an annuity.

## District of Columbia Teachers' Retirement Plan

If you are not eligible for a deferred retirement benefit (i.e., you have less than five years of creditable service), you will receive a lump-sum refund of the contributions you made to the Fund. A refund application will be provided to you at the time you leave the DCPS system. You may contact OHR at 202-442-4090 or the DCRB Member Services Center at 202-343-3272 for more information.

Your refund includes:

- the mandatory contributions you made to the Plan; and
- any amount you may have deposited to receive credited service.

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

### If You Separate from the DCPS System to Work For a D.C. Public Charter School

If you terminate employment with the DCPS system and become an employee of a D.C. Public Charter School within 60 days of the date you left the DCPS system, you may elect to stay in the Teachers' Retirement Plan and receive credit for your service while working at the charter school. To remain in the Plan, you must make the mandatory retirement contributions that you would have made at DCPS, and your charter school must make the contributions the District government would have made on your behalf, as if you had remained a DCPS employee. You must make your election to remain in the Teachers' Retirement Plan when you begin working at the public charter school.

### If You Return to Work Before Retirement

If you are rehired by DCPS in an eligible position, you may receive credit for the service you earned before and during your break-in-service.

- **If you received a refund** after leaving the DCPS system, you may regain your previous school service by redepositing the money you received, plus interest, into the retirement Fund.
- **If you did not receive a refund** when you left the DCPS system, you will retain the previous school service when you return to work.

You receive credit for any creditable service that you earned during your break-in-service, as long as you make any required deposit of mandatory contributions, plus interest, to the Fund when you return to work. You start earning credit again on the day you return to work.

## If You Return to Work After Retirement

You are permitted to work while you're receiving your retirement benefit. There are certain limitations, however, on the amount you can earn if:

- you take a disability retirement; or
- you become reemployed with the District of Columbia after you retire.

For information on earnings restrictions while you're receiving a disability retirement benefit, see page 28.

If you become reemployed by the District of Columbia after you retire, you will continue to receive your annuity, but your salary will be reduced to ensure that the sum of your retirement benefit and your salary do not exceed the salary otherwise payable for the position you hold. The salary offset does not apply if you are reemployed as a substitute teacher.

*For example:*

*Sue retires from teaching and receives an annuity of \$30,000 per year. She is later reemployed by the District in another position where she receives a salary of \$50,000. Her present salary (\$50,000) will be reduced by the amount of her annuity (\$30,000) so that her salary for her job after retirement will be \$20,000.*

If you return to work in the DCPS system after you have retired, you cannot participate in the Plan and contribute to the retirement Fund. Therefore, you will not receive any additional retirement benefit when you leave again.

## When You Die

### If You Die Before Retirement

If you die while employed as a D.C. teacher, OHR needs to be contacted. Your designated beneficiary will receive as a lump-sum payment, your mandatory contributions, and any service contributions you may have made, provided you do not have an **eligible spouse** or **eligible domestic partner**, child(ren), or dependent parent(s). If you had at least 18 months of service at the time of your death, your eligible spouse or domestic partner and/or your eligible children or your dependent parents may be entitled to a survivor benefit through this Plan. See page 43 for more information.

### If You Die After Retirement

If you die after you retire, your eligible children will receive a benefit through this Plan. Your

spouse or domestic partner or your designated annuitant may also be eligible for a benefit if you elected a reduced annuity with a survivor benefit option when you retired. Your survivor(s) should contact the DCRB Member Services Center (see page 63) and that office will mail your survivor(s) a list of documents that are required to set up a survivor benefit, if applicable. See Retirement Benefit Payment Options on page 35 for more information.

When you retired, if you elected a life insurance benefit to be paid to your beneficiary upon your death, your beneficiary will receive a lump-sum payment of that life insurance benefit. See page 39 for more information.

## **When a Lump Sum Benefit is Payable to Your Survivors**

### **If You Die Before Retirement**

If you die before retirement, your designated beneficiary will receive a lump-sum refund of your retirement contributions and deposits, if you die:

- before completing 18 months of service with the DCPS system;
- without a spouse or domestic partner, child or dependent parent who is eligible for a survivor annuity;
- with at least one survivor, but your survivor loses his or her right to an annuity (i.e., your child no longer meets the Plan's definition of an eligible child) before he or she qualifies for a survivor benefit; or
- after leaving the DCPS system before you are eligible to receive your deferred retirement benefit.

If you do not have a designated beneficiary, your benefit will be paid in accordance with the order of precedence described below.

### **If You Die After Retirement**

If you die after retirement and the amount of retirement benefits paid to you before your death does not exceed the total amount of your retirement contributions and deposits, and you have no survivors eligible for a survivor benefit, the difference between your total contributions and deposits and the amount paid to you will be paid as a lump sum to the appropriate individual(s) in accordance with the order of precedence indicated below.

### **Order of Precedence for Beneficiary Benefits**

The Plan follows an "order of precedence" for payment of any outstanding payments or contributions that were due to you at the time of your death if you do not have an eligible survivor.

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The order of precedence follows:

1. The beneficiary you designated in a signed and witnessed statement received by DCRB prior to your death;
2. Your spouse or domestic partner;
3. Your children, and if any child does not survive you, the children of your deceased child (your grandchildren);
4. Your parents;
5. The appointed executor or administrator of your estate;
6. The next of kin that DCRB determines is entitled to these monies under the laws of the state in which you lived at the time of your death.



## YOUR SERVICE AND YOUR PAY

Your years and months of service and your average salary are used to calculate your retirement benefit.

### Your Average Salary

Your “average salary” is the average actual rate of pay you earned during the 36 consecutive months of service when your pay was the highest. Since there can be a number of actual rates of pay during this 36 consecutive month period, each rate is “weighted” based on the time it was in effect. This means that if you were paid at a higher rate for seven months of a year than you were for the other five months of the year, your rate of pay for those seven months would have the most “weight” in calculating your average salary.

**Note:** Summer school pay is not taken into account when determining your average salary. Also, if you retire after being on workers’ compensation leave, your highest consecutive 36 months of pay would be determined during an appropriate period prior to the beginning of that leave.

*The example below shows Sally’s pay since she started teaching in the DCPS system in 2001. If she were to retire today, her average salary would be based on the years 2009-2011, because during those years she earned the highest salary of her career. For the purposes of making this example simple, let’s assume that Sally earned one rate of pay during each calendar year.*

Year	Salary
2000.....	\$40,000
2001.....	\$41,500
2002.....	\$43,000
2003.....	\$45,500
2004.....	\$47,000
2005.....	\$48,500
2006.....	\$50,500
2007.....	\$52,000
2008.....	\$54,000
2009.....	\$56,000
2010.....	\$58,000
2011.....	\$60,000

**Average Salary:** \$58,000 (2009 - 2011) = the highest earnings during 36 consecutive months.

## Your Years of Service

### Teaching Service

As long as you are making mandatory contributions to the retirement Fund, you earn one year of **teaching service** for each academic year you work:

- in a salary class position ET 1-15 in the DCPS system under a temporary, probationary, or permanent appointment (substitute teachers are not eligible to participate in the Plan); and
- as an employee of a D.C. Public Charter School:
  - while you are on an approved leave of absence without pay from a teaching position with the DCPS system, or
  - if you separated from the DCPS system and within 60 days of the separation you became a D.C. Public Charter School employee and you elected to remain in the Teachers' Retirement Plan.

Teaching service also includes up to six months of authorized leave without pay in any fiscal year and military leave due to war or national emergency and certain educational leaves. Authorized leave without pay is described on pages 15-16.

### Credited Service

You may be eligible to receive credit for certain non-DCPS work periods. This includes certain work in other school systems, educational leaves of absence, unused sick leave and military service. Credited service is described below.

#### Credit for Unused Sick Leave

Unused sick leave can be used to increase the years of service used in your benefit calculation. For instance, if you have accumulated 22 days (176 hours) of sick leave, one month can be added to your years and months of service. However, unused sick leave cannot be used to determine your eligibility for retirement or for determining your average salary. You do not need to make a deposit to the retirement Fund to receive credit for unused sick leave. Before you retire, you may choose to donate to the Teachers' leave bank any unused sick leave that is not used to determine your years of service.

#### Credit for Work Outside of the DCPS System

You may receive teaching credit for the following non-DCPS system work periods:

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- Up to 10 years of service in a public day school system or an equivalent school system outside of the DCPS system.
- Certain other service in the D.C. or Federal governments that is creditable under the Federal Civil Service Retirement System (CSRS).

**Note:** If you purchase teaching credit for prior non-DCPS system teaching service or CSRS service, and you are entitled to receive a retirement benefit from another retirement plan for that service, the amount of your retirement benefit under the Teachers' Retirement Plan that is attributable to that service will be reduced by the amount of the retirement benefit you are entitled to receive for that service from the other retirement plan.

- Your continuous temporary service with the DCPS system immediately preceding your probationary appointment.

To receive credit for this type of work, you must:

- have at least five years of work as a DCPS teacher;
- make contributions (plus interest) to the Fund for each year that you would like to purchase credit; and
- purchase the service before you retire.

Your deposit amount is calculated as if you had worked in the DCPS system during that time, using as the basis for the contributions the average annual salary of the class to which you are appointed, plus interest.

***For example:***

*Richard worked for 10 years (from 1996 to 2006) in the Maryland Public School System. Then, in August 2007, he began working in the DCPS system. If he wants credit for the years he worked in Maryland, he will need to make contributions for those years at the rate of 8% of the average annual salary for a DCPS teacher from 1996 to 2006, working in the class to which he is appointed, plus interest. He can then use those years of service to determine his eligibility for retirement and in calculating the amount of his retirement benefit.*

**Note:** As indicated above, a **purchase of service credit** must be made prior to retirement. Also, since such service purchases include interest for the time the amounts were not in the Fund, generally, the sooner a purchase is made the lower the amount will be. Such purchases may be made in one lump-sum payment, including rollover contributions, or in installments. Contact OHR for more information.

## **Credit for Service in the U.S. Armed Forces Before You Are Hired as a D.C. Teacher**

You may be eligible to receive credited service for the period of time you served in the Armed Forces before you were hired as a DCPS teacher, as long as you received an honorable discharge. **Eligible service** in the Armed Forces includes active duty in the Army, Navy, Air Force, Marines, and Coast Guard, but does not include service in the National Guard, unless you were ordered to active duty in the service of the United States. You do not need to make a deposit to the retirement Fund to receive credit for service in the Armed Forces. You will not receive credit for any time for which you receive a military pension, unless you are receiving the pension as a result of a service-connected disability.

## **Credit for Service in the Uniformed Services While Employed as a D.C. Teacher**

While serving as an active teacher, you have the right to take military leave. Provided that specific conditions are met, you also have the right to reemployment and certain benefits.

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 teacher, you must contact the DCPS OHR to receive more specific information.

## **Credit for Leave Without Pay to Work for a Teachers' Union**

If you take leave without pay to serve as a full-time officer or employee of a teachers' union for the purpose of bargaining with the District of Columbia, you may choose to receive credit for that time. To receive such credit, you must notify the DCPS OHR within 60 days after your leave begins. Additionally, you must make contributions to the District of Columbia Teachers' Retirement Fund through OFT throughout the leave period, which are equal to the mandatory retirement contributions you would have made, and the required contributions the District government would have made on your behalf, if you were working as a teacher in the DCPS system.

## **Credit for Educational Leave of Absence**

You can receive credit for an educational leave of absence with partial pay as long as the leave has been authorized by the DCPS OHR. You are not required to contribute beyond the 7% or 8% that is withheld from your partial pay. Any period of authorized leave of absence which is taken without pay, and for education purposes, shall be included as creditable service, as long as you make the contributions you would otherwise have been required to make each pay period if you had remained on active duty with DCPS during any such period, or at the end of

your leave in one lump sum or in installments, plus interest equal to the average rate of return on investment for the retirement Fund. (See page 16)

### **Credit for Workers' Compensation Leave**

You can receive credit for the time you are on workers' compensation leave as long as you make your mandatory contributions to the DCRB Retirement Fund while you are on such leave.



## TYPES OF RETIREMENT BENEFITS

### Voluntary Retirement Benefit

You are eligible for a **voluntary retirement benefit** if you are age 62 and you have worked at least five years as a DCPS teacher; or

- at age 60, if you have 20 years of service; or
- at age 55, if you have 30 years of service, if you were hired before November 1, 1996; or
- at any age, if you were hired on or after November 1, 1996, and you have 30 years of service.

### Involuntary Retirement Benefit

You may qualify for an **involuntary retirement benefit** if you are involuntarily separated from service (unless the separation is for cause on charges of gross misconduct or delinquency).

You are eligible for an involuntary retirement benefit if you have:

- 25 years of service, including at least five years as a DCPS teacher; or
- 20 years of service, including a minimum of five years as a DCPS teacher, and you are at least age 50.

If you are younger than age 55 on the date you retire with an involuntary retirement benefit, your benefit will be reduced. The reduction is 1/6 of 1% for each full month that you are under age 55 on the date you retire. For example, if you are 15 months younger than 55 on the date you retire, the reduction would be 2.5% (1/6 of 1% x 15 months).

### Deferred Retirement Benefit

If you are vested (you have served at least five years as a DCPS teacher) when you separate from the DCPS system, and you are not yet eligible to retire, you may elect to receive a deferred retirement benefit, or you can elect to receive an immediate lump-sum refund of the contributions you made to the Plan. If you elect the deferred retirement benefit, you may begin receiving your retirement when you reach age 62, but you must begin receiving your retirement benefit no later than April 1st following the calendar year in which you reach age 70½. If you receive a refund of your contributions, you will not be entitled to any other benefits from the Plan. See “If You Separate From the DCPS System” on page 16 for more information.

## Disability Retirement Benefit

If you become disabled while in active service, you may be eligible to receive a disability retirement benefit. To be eligible, you must:

- have at least five years of eligible service as a DCPS teacher at the time you become disabled, and
- be incapable of performing your job due to a physical or mental disability.

**Note:** You are not eligible for a disability retirement benefit if your disability is the result of willful misconduct or other specified factors.

### If You Recover From Your Disability

If you recover from your disability before you meet the age and service requirements for voluntary retirement, the DCPS OHR may appoint you to the first available position in the DCPS system that is equal or similar to the position you held before you became disabled. On the date of your reappointment, your disability benefit payments will end. If you refuse the position, you will not continue to receive disability benefit payments.

### Earning Income While You Are Receiving a Disability Retirement Benefit

If in any calendar year, up until you would have been eligible for a voluntary retirement, you earn at least 80% of the current rate of pay for the teaching job you had before you retired from the DCPS system, your disability benefit payments will stop on January 1 of the year after you earned the income through other work.

Your disability benefit payments will resume on January 1 of any year after a calendar year in which you continue to be disabled and your earnings are less than 80% of the current rate of pay of the job you held before you retired.

***For example:***

*Judy became disabled in 2006 and retired with a disability retirement benefit. In 2007, she found other employment and earned \$50,000 in that calendar year. At that time, the current rate of pay for the teaching position Judy held in the DCPS system was \$55,000. Because \$50,000 is more than 80% of the current rate of pay for her former teaching position, her disability benefit payments stopped beginning January 1, 2008.*

*During the 2009 calendar year, however, Judy earned \$35,000. On January 1, 2010, her disability benefit payments were restored, because \$35,000 is less than 80% of the current rate of pay for the position she held before she retired.*

### **If Your Disability Benefit Payments End**

If your disability retirement benefit ends, and you do not become reemployed by the DCPS system, you will be considered “separated” from service for reasons other than retirement. For information on how to apply for a disability retirement benefit and continuing eligibility requirements, see pages 52-53.



## CALCULATING YOUR RETIREMENT BENEFIT

### Voluntary Retirement Benefit\*

If you were hired before **November 1, 1996**, you will need to know your average salary and your years of service to calculate your voluntary retirement benefit.

1. Your average salary: \_\_\_\_\_

2. Your years of service: \_\_\_\_\_

**Step 1.** Multiply your average salary by 1.5% (0.015) and then multiply by five, for your first five years of service. If you are estimating your benefit and you do not yet have five years of service, replace five with the number of years you have to date. If you have more than five years of service, you will also complete Step 2.

**average salary x 1.5% x years of service (through 5th year) =** \$ \_\_\_\_\_

**Step 2.** Multiply your average salary by 1.75% (0.0175) and then multiply by the number of years of service you have between five and ten years. If you have more than ten years of service, you will also complete Step 3.

**average salary x 1.75% x years of service (6th through 10th year) =** \$ \_\_\_\_\_

**Step 3.** Multiply your average salary by 2% (0.02) and then multiply by the number of years of service you have beyond ten.

**average salary x 2% x years of service over 10 =** \$ \_\_\_\_\_

**Step 4.** Add together the totals from all three steps to determine your annual unreduced retirement benefit.

**Annual Unreduced Retirement Benefit =** \$ \_\_\_\_\_

*For example:*

*Gina decides to retire at age 60. She has 25 years of service (including five years of teaching service) so she meets the eligibility requirements for a voluntary retirement benefit. Her average salary is \$60,000. Her annual unreduced retirement benefit is calculated as follows:*

1.  $\$60,000 \times 1.5\% \times 5 \text{ years of service} = \$4,500$  (for her first five years of service)

## District of Columbia Teachers' Retirement Plan

2.  $\$60,000 \times 1.75\% \times 5 \text{ years of service} = \$5,250$  (for her next five years of service)
3.  $\$60,000 \times 2\% \times 15 \text{ years of service} = \$18,000$  (for her final fifteen years of service)
4.  $\$4,500 + \$5,250 + \$18,000 = \$27,750$  per year

Gina's annual, unreduced voluntary retirement benefit is \$27,750. Each month Gina will receive \$2,313. (Monthly benefit amounts are rounded to the nearest dollar.)

If you were hired **on or after November 1, 1996**, your unreduced benefit is calculated as follows:

Multiply your years of service by 2% of your average salary.

**average salary x 2% x years of service = \$\_\_\_\_\_**

In Gina's case, the computation would be:  $\$60,000 \times .02 \times 25 = \$30,000$ .

**\*Note:** The monthly rate of annuity payable under this section shall not be less than the smallest Primary Insurance Amount, including any cost-of-living increases, authorized to be paid from the Social Security Act.

## Involuntary Retirement Benefit

If you retire involuntarily, your benefit is calculated in the same way as a voluntary retirement benefit, however, a reduction applies if you are younger than age 55 when you retire. Your benefit will be reduced by 1/6th of 1% (which equals .00166) for each full month you are under age 55 at the time you leave the DCPS system.

*For example:*

Doug retires involuntarily at age 50 years and zero months. He has 23 years of service and his average salary is \$50,000. His benefit is computed as follows:

1.  $\$50,000 \times 1.5\% \times 5 = \$3,750$  (for his first five years of service)
2.  $\$50,000 \times 1.75\% \times 5 = \$4,375$  (for his second five years of service)
3.  $\$50,000 \times 2\% \times 13 = \$13,000$  (for his last 13 years of service)
4.  $\$3,750 + \$4,375 + \$13,000 = \$21,125$
5. Reduced by .00166 per month for 60 months (the number of months that Doug is younger than 55).  $60 \times .00166 = 10\%$ .  $\$21,125 \times 0.10 = \$2,112.50$ . Doug's annual benefit is reduced by \$2,112.50 to \$19,013 per year ( $\$21,125 - \$2,112.50$ ) rounded to the nearest dollar, or \$1,584 per month.

## Deferred Retirement Benefit

You calculate a deferred retirement benefit in the same way you calculate a voluntary retirement benefit. Your benefit is based on your average salary and your years of service at the time you left the DCPS system.

## Disability Retirement Benefit

If you become disabled (and you've worked as a DCPS teacher for at least five years), your retirement benefit will be based on your average salary and your years of service at the time you became disabled. If you retire on disability after being on workers' compensation leave, your average salary is calculated for the period prior to when you were on leave. The benefit is calculated in the same way as the voluntary retirement benefit. The Plan provides a minimum disability benefit as described below.

### Minimum Disability Benefit Allowable

The Plan will not allow your disability benefit to fall below a certain "minimum." If your calculated disability benefit amount is less than the Plan's minimum disability benefit, you will receive the minimum allowable benefit instead. The minimum disability benefit is the lesser of:

- OPTION A: 40% of your average salary; or
- OPTION B: The benefit you would receive using the average salary you earned at the time of your disability with service projected to age 60.

#### *For example:*

*Elaine retires due to a disability at age 50. She has 15 years of service, including five years of DCPS service. Her average salary is \$55,000. Elaine's benefit will be calculated in the same way as a voluntary retirement benefit, described on page 31.*

1.  $\$55,000 \times 1.5\% \times 5$  (for her first five years of service) = \$4,125
2.  $\$55,000 \times 1.75\% \times 5$  (for her next five years of service) = \$4,812.50
3.  $\$55,000 \times 2.0\% \times 5$  (for her final five years of service) = \$5,500
4.  $\$4,125 + \$4,812.50 + \$5,500 = \$14,437.50$  (rounded to the nearest dollar) = \$14,438.

*Elaine's calculated disability retirement benefit would be \$14,438. But we must find out if this is lower than the Plan's minimum allowable benefit. To determine whether or not \$14,438 is below the minimum amount, we compare Elaine's calculated disability benefit to the lesser of Option A or B.*

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### OPTION A

Forty percent of Elaine's \$55,000 average salary is \$22,000.

### OPTION B

Since Elaine is age 50 and the Option B calculation assumes that she would have worked until age 60, 10 more years of service are added to the calculation.

1.  $\$55,000 \times 1.5\% \times 5$  (for her first five years of service) = \$4,125
2.  $\$55,000 \times 1.75\% \times 5$  (for her next five years of service) = \$4,812.50
3.  $\$55,000 \times 2.0\% \times 15$  (for her final fifteen years of service) = \$16,500
4.  $\$4,125 + \$4,812.50 + \$16,500 = \$25,437.50$  (rounded to the nearest dollar) = \$25,438 per year.

In this case, Option A (\$22,000) is less than Option B. Because \$22,000 is greater than her calculated disability retirement benefit of \$14,438, Elaine would receive the minimum disability retirement benefit of \$22,000 per year, or \$1,833 per month.

**Note:** If you become disabled before you've worked for five years as a DCPS teacher, you will not receive a disability retirement benefit. Instead, you will receive a lump-sum refund of your mandatory contributions, and any service contributions you made to the Plan to receive credited service.

## Cost-of-Living Adjustments (COLAs)

Increases in the cost of living, if any, may be added to your retirement benefit annually. On the first day of each year, the Mayor determines the percent change in the Consumer Price Index (CPI) for the previous calendar year. If you were hired on or after November 1, 1996, your **cost-of-living adjustments (COLAs)** and those for your survivor(s) cannot by statute be greater than 3% per year.

COLAs are effective on March 1 and are included in benefit payments on and after April 1.

## RETIREMENT BENEFIT PAYMENT OPTIONS

When you apply for a retirement benefit, you choose whether you would like to provide a survivor annuity for your eligible spouse, domestic partner or a named beneficiary upon your death. Your options depend on whether you are married, single, or have a registered domestic partner when you retire.

### Payment Options

The following chart shows the options available to you when you retire. You may only choose one option.

Option	Your Marital/ Domestic Partnership Status	Description	Who Can Receive The Survivor Benefit
Unreduced Annuity	married, single, or domestic partnership	Full benefit paid to you upon retirement. Payments stop at your death.	no survivor annuity
Reduced Annuity With a Maximum Survivor Annuity*	married or domestic partnership only	Reduced benefit paid to you so that upon your death, your spouse or domestic partner will receive 55% of the unreduced annuity you would have received under the option above.	your spouse or domestic partner only
Reduced Annuity With a Partial Survivor Annuity*	married or domestic partnership only	Reduced benefit paid to you so that upon your death, your spouse or domestic partner will receive a partial annuity, designated by you, that can range from \$1 up to any amount less than 55% of the unreduced annuity amount.	your spouse or domestic partner only
Reduced Annuity With a Life Insurance Benefit	married, single, or domestic partnership	Reduced benefit paid to you so you can elect a life insurance amount that is payable in a lump sum to your designated beneficiary upon your death	anyone you designate
Reduced Annuity With a Survivor Annuity to a Person With an Insurable Interest	single only	Reduced benefit paid to you so your designated survivor with an “insurable interest” will receive 55% of your reduced annuity upon your death.	someone you designate who you expect will be financially dependent on you after you retire

\*These options allow your survivor(s) to continue health care coverage. In order for your survivor to continue coverage after your death, you must have had five years of continuous self and family or self + 1 health coverage prior to the effective date of your retirement and you must have maintained self and family or self + 1 coverage until your death. In addition, for District health care coverage, you must have at least 10 years of creditable District service. Your survivor must make premium payments to maintain coverage. See page 64 to find out who you should contact for more information.

**Note:** The DCRB Member Services Center can provide you with information on health or life insurance and can make appropriate changes to your records. Neither the Treasury Department nor DCRB have responsibility or authority for policy matters related to your health or life insurance benefits. See page 64 to find out who you should contact for more information.

### Unreduced Annuity Option

When you retire, you may choose to receive your retirement benefit as an “unreduced annuity.” This means that your full retirement benefit will be paid to you in monthly installments until you die. To compute the amount of your benefit, see pages 31-32.

**Note:** If you are married or have a registered domestic partner and you elect the unreduced annuity, your spouse or domestic partner will not be eligible for a survivor benefit and will not be permitted to continue health benefits coverage under your health insurance after your death. However, your eligible children will be entitled to survivor benefits as long as they remain eligible. (See pages 45-46 for further information.)

### Reduced Annuity with a Maximum Survivor Annuity

If you are married or in a registered domestic partnership when you retire, you may choose to receive your retirement benefit as a “Reduced Annuity with a Maximum Survivor Annuity.” This option pays you a reduced retirement benefit for your lifetime. If you die before your spouse or domestic partner, he/she will receive 55% of the amount that you would have received if you had chosen the unreduced annuity option. The reduction in your benefit is calculated by subtracting a percentage of your unreduced annuity, as shown below:

2.5% of your annual retirement benefit up to \$3,600 + 10% of your retirement benefit amount over \$3,600

*For example:*

*Nick's unreduced annuity equals \$20,000. The reduced annuity would be: 2.5% of the first \$3,600 = \$90 + 10% of the remainder, which is \$1,640*

$(\$20,000 - \$3,600 = \$16,400 \text{ and } 10\% \text{ of } \$16,400 = \$1,640)$

$\$90 + \$1,640 = \$1,730$

$\$20,000 - \$1,730 = \$18,270$

Therefore, Nick's reduced annual benefit would equal \$18,270. His spouse's benefit would be 55% of the unreduced annuity or \$11,000 ( $\$20,000 \times .55$ ) per year.

**Note:** Once you elect and begin to receive a reduced annuity, you may not change your election as long as you remain married or in a registered domestic partnership. If your spouse or domestic partner predeceases you or you divorce (see information on page 14 regarding QDROs) or terminate your registered domestic partnership, your benefit amount will increase to an unreduced benefit for future payments.

### Reduced Annuity with a Partial Survivor Annuity

If you are married or in a registered domestic partnership when you retire, you may choose to receive your retirement benefit as a "Reduced Annuity with a Partial Survivor Annuity." With this option, you will receive a reduced retirement benefit for your lifetime. If you die before your spouse or domestic partner, your spouse or domestic partner will receive a benefit that is less than the maximum survivor annuity. Under this option, you decide the amount of the survivor benefit in any flat amount (of \$1 or more) or percentage that equals less than 55% of your unreduced annuity. The reduced annuity is calculated as shown below:

1. Take the annual survivor annuity you have chosen and divide that amount by 55%.
2. Take up to the first \$3,600 of this amount and multiply by 2.5%.
3. Then take the remaining amount over \$3,600 and multiply it by 10%.
4. Add the amounts from steps 2 and 3 to determine the amount of reduction to your annuity.

### Electing a Percentage or a Dollar Amount

When you retire, you may choose a percentage of your retirement benefit or a specific dollar amount as a survivor benefit for your spouse or domestic partner. The partial benefit can range from \$1 up to any amount less than the maximum survivor annuity (i.e., less than 55% of what your unreduced annuity would be).

**For example:**

Jan's unreduced retirement benefit is \$20,000. She wants to provide a partial survivor annuity for her husband. Her election must be less than the maximum survivor annuity of 55% of her unreduced retirement benefit, so it must be less than \$11,000.

**Percentage Amount Example**

Jan decides to elect 50% of her unreduced benefit as a partial survivor annuity for her husband. That means that Jan's husband will receive a survivor annuity of \$10,000 ( $\$20,000 \times .50$ ) per year if Jan dies before he does. To provide this benefit, Jan's annuity is reduced as follows:

$\$10,000$  (the annual survivor benefit)  $\div 55\% = \$18,181.82$

2.5% of the first \$3,600 = \$90

The remaining amount over \$3,600 is \$14,581.82 ( $\$18,181.82 - \$3,600$ )

10% of \$14,581.82 = \$1,458.18

The annuity is reduced by \$1,548.18 ( $\$90 + \$1,458.18$ )

Jan's reduced annuity would be \$18,452 ( $\$20,000 - \$1,548$ ).

**Fixed Dollar Amount Example**

If Jan elected to provide a dollar amount instead of a percentage for her spouse, the reduction is calculated the same way. If Jan elects a \$5,000 per year survivor benefit for her spouse, her annuity is reduced as follows:

$\$5,000$  (the annual survivor benefit)  $\div 55\% = \$9,090.90$

2.5% of the first \$3,600 = \$90

The remaining amount over \$3,600 is \$5,490.90 ( $\$9,090.90 - \$3,600$ )

10% of \$5,490.90 = \$549.09

The annuity is reduced by \$639 ( $\$90 + \$549$ )

Jan's reduced annuity would be \$19,361 ( $\$20,000 - \$639$ ).

Once you elect a reduced annuity, you may not change your election as long as you're married or in a registered domestic partnership. If your spouse or domestic partner predeceases you or you divorce (see note on page 14 regarding QDROs) or terminate your registered domestic partnership, your benefit amount will increase to the unreduced benefit for future payments.

**If You Remarry or Register a Domestic Partnership After Retirement**

As indicated above, if you elect a reduced annuity with a maximum or partial survivor annuity and your spouse or registered domestic partner dies or you divorce or terminate your registered domestic partnership, your annuity will increase to the unreduced benefit amount for future payments. If you remarry or register a new domestic partnership, you will have the opportunity to elect one of the reduced annuity options to provide a survivor benefit for your new spouse or domestic partner. Your new spouse or domestic partner will be entitled to a survivor benefit if:

- you and your new spouse were married, or you and your new domestic partner were in a registered domestic partnership, for at least two years immediately before your death, or

your spouse or domestic partner is the parent of a child from the marriage or domestic partnership; and

- your new spouse or domestic partner chooses to receive the survivor annuity instead of any other survivor benefit that is payable from another retirement system for Federal or District employees.

**Note:** If your former spouse obtains a Qualified Domestic Relations Order (QDRO), he or she may have rights to a survivor annuity benefit that may have an impact on a subsequent spouse's entitlement to a survivor annuity. See page 14 for more information.

### Reduced Annuity with Life Insurance Benefit

You may choose to reduce your annuity and use the amount of the reduction to elect a life insurance benefit payable by the Plan to a designated beneficiary. The life insurance benefit will be paid to your designated beneficiary in a lump sum when you die.

The value of the life insurance benefit you select cannot be more than the amount of your contributions to the Fund that have accumulated at the time you retire. If your beneficiary predeceases you, upon your death, the life insurance benefit will be paid according to the order of precedence shown on pages 19-20.

#### *For example:*

*Bob's unreduced retirement benefit is \$1,000 per month, and he has accumulated contributions of \$25,000. He wants to provide a \$10,000 (must be less than his total contributions) life insurance benefit for his wife. To provide this benefit, Bob's annuity is reduced by an amount which will pay for the life insurance benefit, for example, \$75 per month. The exact amount will depend upon actuarial assumptions and the age of the participant. In this case, Bob's monthly annuity after the reduction would be \$925 (\$1,000 - \$75).*

### Converting Your Insurance Benefit

Once you choose a reduced annuity with a life insurance benefit, you cannot change this election. However, on any anniversary of your retirement date until you reach age 70, you do have the opportunity to increase your benefit by converting the value of the life insurance amount to an additional annuity of comparable value.

**Note:** If you elect the reduced annuity with life insurance benefit option, neither your spouse nor your domestic partner nor the life insurance beneficiary is eligible for continued health benefits coverage after your death.

## Reduced Annuity with a Survivor Annuity to a Person with an “Insurable Interest”

You may choose to receive your retirement benefit as a reduced annuity with a survivor annuity to a person with an “insurable interest.” This option provides a benefit for someone who you expect will be financially dependent on you during your retirement. When you die, the person who has an insurable interest will receive a survivor annuity. You must designate this person in writing.

To elect the insurable interest option, you must be:

- unmarried and not in a registered domestic partnership; and
- in good health (you must pass a physical exam under the direction of a physician).

The survivor annuity begins the day after your death and continues until the survivor annuitant dies.

If the person with an insurable interest dies before you do, your annuity will be increased to the amount of the unreduced annuity option benefit for all future payments. To increase your benefit to the full annuity, you must notify DCRB's Member Services Center (see page 63) of the death of the person with an insurable interest, and provide them with that person's death certificate.

**Note:** If you elect the reduced annuity with a survivor annuity to a person with an insurable interest benefit option, neither your spouse nor your domestic partner nor the person with an insurable interest is eligible for continued health benefits coverage after your death.

## Calculating Your Benefit Reduction

The amount of your retirement benefit reduction is based on the age of the person you designate as having an insurable interest, as shown in the chart below.

<b>If the person with an insurable interest is . . .</b>	<b>Your annuity is reduced to . . .</b>
<ul style="list-style-type: none"><li>• the same age as you are;</li><li>• older than you are; or</li><li>• less than five years younger than you are</li></ul>	90% of the unreduced annuity option
<ul style="list-style-type: none"><li>• at least five but less than 10 years younger than you are</li></ul>	85% of the unreduced annuity option
<ul style="list-style-type: none"><li>• at least 10 but less than 15 years younger than you are</li></ul>	80% of the unreduced annuity option
<ul style="list-style-type: none"><li>• at least 15 but less than 20 years younger than you are</li></ul>	75% of the unreduced annuity option

If the person with an insurable interest is . . .	Your annuity is reduced to . . .
• at least 20 but less than 25 years younger than you are	70% of the unreduced annuity option
• 25 years or more younger than you are	60% of the unreduced annuity option

### Amount of the Benefit

Your named beneficiary will receive a benefit of 55% of the reduced annuity that you were receiving before your death.

*For example:*

*Jane's unreduced retirement benefit is \$25,000 per year. She chose to receive a reduced retirement benefit with a survivor annuity to a person with an insurable interest because her sister, Amy, lives with her and relies on her for financial support. Amy is 7 years younger than Jane is, so Jane's annuity is reduced to 85% of her unreduced benefit —\$21,250 ( $\$25,000 \times .85$ ). When Jane dies, Amy will receive 55% of the reduced amount—\$11,688 ( $\$21,250 \times .55$ ) per year.*

## Changing a Survivor Election

Generally, you cannot change the payment option you elect at retirement. However, if you are single at the time you retire and you later get married or enter into a registered domestic partnership, you may change your election to either:

- the Reduced Annuity with a Maximum Survivor Annuity; or
- the Reduced Annuity with a Partial Survivor Annuity.

To elect one of these options, you must file a signed election form with DCRB within one year of the date of your marriage or domestic partnership registration. Any option you may have previously elected, such as the Life Insurance Option or the Insurable Interest Survivor Annuity Option, will become void when you choose the reduced annuity with maximum or partial survivor annuity.

Your reduced annuity will become effective on the first business day of the month after the date your election is filed.

## How and When Benefits Are Paid

Provided that DCRB's Benefits Department has all of the required documents, you will receive your first payment between 30 and 90 days of your benefit commencement date. Your retirement benefit will be paid to you on the first business day of each month. In accordance with

Federal Electronic Funds Transfer (EFT) regulations (31 C.F.R. Part 208), beginning March 1, 2013, all new annuitants must be paid their benefits in the form of an electronic direct deposit to a bank, credit union or similar account. Earnings statements will be mailed to annuitants each month.

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. A 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. (See page 63.)

## If Your Spouse, Domestic Partner, or Annuitant With an Insurable Interest Dies Before You Do

If you elect the maximum or the partial survivor annuity option, or a survivor annuity for a person with an insurable interest, and your spouse, domestic partner or person with an insurable interest dies before you do, following the death of that person, your retirement benefit payments will be increased to the amount they would have been if you had elected the Unreduced Annuity Option. To receive that full annuity, you must notify DCRB's Member Services Center (see page 63) and provide them with a copy of the person's death certificate.

## Continuing Health Benefits

If you choose either the maximum or the partial survivor annuity option when you retire, your spouse or registered domestic partner may continue health benefits coverage under your health insurance when you die if:

- you had at least five years of continuous health benefits coverage at the time you retired;
- for District health care coverage only, you had at least 10 years of creditable District service when you retired;
- you had self and family or self + 1 coverage in effect at the time of your death; and
- your spouse or domestic partner continues to make premium payments through deductions from his or her survivor annuity payments (or where premiums exceed the amount of the survivor benefit payment, direct payments are made to DCRB).

**Note:** The DCRB Member Services Center can provide you with information on health or life insurance and will make appropriate changes to your records. However, neither the Treasury Department nor DCRB have responsibility or authority for policy matters related to your health or life insurance benefits. See page 64 to find out who you should contact for more information.

## SURVIVOR BENEFITS

The Plan may pay a survivor benefit to your eligible survivor(s) in the event of your death.

If you die while employed as a D.C. teacher, your surviving spouse, domestic partner and/or your eligible children or your eligible dependent parents will receive a benefit from this Plan. See pages 75-76 for definitions of dependent parents and eligible children.

If you die after you retire, your eligible children will automatically receive a survivor benefit from this Plan. In order for your spouse or domestic partner to receive a survivor benefit, however, you must elect to provide one when you apply for a retirement benefit. Forms of payment are described on page 35.

### Pre-Retirement Survivor Benefits

If you have worked as a DCPS teacher for at least 18 months and you die while in active service, your surviving spouse, domestic partner, eligible child(ren) or dependent parent(s) may be entitled to monthly survivor benefit payments. Eligibility requirements for your spouse or domestic partner are stated below. Eligibility requirements for your surviving children are explained in the Glossary of Terms under "Eligible Child." Payments are effective as of the day after your death and continue for as long as your surviving family members live or remain eligible to receive benefits.

Benefits are calculated in different ways, depending upon the number of surviving family members and their relationship to you.

If you die without a survivor who is eligible for an annuity, your designated beneficiary may be eligible for a lump-sum refund of your contributions to the Plan. (See page 19 and the glossary on page 73.)

### Survivor Benefits for Your Spouse or Domestic Partner

If you die while employed as a D.C. teacher, your spouse or domestic partner may be eligible to receive a survivor benefit. To be eligible as a surviving spouse or domestic partner, you must have been married to your spouse, or in a registered domestic partnership with your partner for at least two years at the time of your death, or your spouse or domestic partner must be the natural mother or father of your child born during the marriage or registered domestic partnership. In general, your spouse or domestic partner's survivor benefit is 55% of the amount of the unreduced benefit that you would have received when you were eligible to retire, based

## District of Columbia Teachers' Retirement Plan

on your years of service and your average salary at the time of your death. This benefit is paid on a monthly basis.

### *For example:*

*Robert died before he retired. At the time of his death, his average salary was \$60,000 and he had 23 years of service. The benefit he would have received is calculated in the same way as the voluntary retirement benefit:*

1.  $\$60,000 \times 1.5\% \times 5$  (for his first five years of service) = \$4,500
2.  $\$60,000 \times 1.75\% \times 5$  (for his next five years of service) = \$5,250
3.  $\$60,000 \times 2\% \times 13$  (for his last thirteen years of service) = \$15,600
4.  $\$4,500 + \$5,250 + \$15,600 = \$25,350$ .

*Robert's annual unreduced retirement benefit would have been \$25,350.*

*Robert's spouse is eligible to receive 55% of his benefit, which is \$13,943 ( $\$25,350 \times .55$ ) per year.*

## Minimum Allowable Survivor Benefit

Your survivor's benefit under the Plan will not fall below a certain "minimum." The minimum survivor benefit is the lesser of:

- OPTION A: 55% of 40% of your average salary; or
- OPTION B: 55% of the amount your retirement benefit would have been if you had retired at age 60 under the voluntary retirement formula.

### *For example:*

*Sharon's average salary at the time of her death at age 59 is \$40,000. Based on her 20 years of service and her average salary, her annuity benefit would be calculated in the same way as a voluntary retirement benefit:*

1.  $\$40,000 \times 1.5\% \times 5 = \$3,000$  (for her first five years of service)
2.  $\$40,000 \times 1.75\% \times 5 = \$3,500$  (for her next five years of service)
3.  $\$40,000 \times 2.0\% \times 10 = \$8,000$  (for her final 10 years of service)
4.  $\$3,000 + \$3,500 + \$8,000 = \$14,500$

*Sharon's calculated benefit would be \$14,500. Her spouse is eligible to receive 55% of that amount, or \$7,975 per year. But we must find out if this amount is lower than the Plan's minimum benefit.*

## District of Columbia Teachers' Retirement Plan

### **OPTION A**

*40% of Sharon's average salary of \$40,000 = \$16,000.  $\$16,000 \times 55\% = \$8,800$*

### **OPTION B**

*Sharon would have turned 60 in one year, so one year of service is added to her retirement calculation.  $\$40,000 \times 2\% \times 1 = \$800$ . That extra \$800 is then added to her retirement benefit of \$14,500, which equals \$15,300.  $55\% \times 15,300 = \$8,415$*

*The lesser of these two options is Option B, \$8,415. Since this amount is greater than the calculated benefit of \$7,975, Sharon's husband would receive an annual benefit of \$8,415, or \$701 per month.*

Your surviving spouse or domestic partner will receive payments for his or her lifetime unless he or she remarries or enters into a new registered domestic partnership before reaching age 60\* (at which time, payments would stop). However, if your spouse's subsequent marriage ends because of annulment, divorce or death of his or her spouse, or your domestic partner's domestic partnership terminates, payments will resume from the date the marriage or domestic partnership ended if:

- your spouse or domestic partner chooses to receive the terminated survivor benefit from this Plan instead of a survivor benefit from any other retirement program for Federal or District employees; and
- your spouse or domestic partner repays any overpayment amount that is incurred after the survivor benefit should have ended.

\*As of the date of publication, the D.C. Government enacted legislation reducing the age when remarriage by a surviving spouse or registration of a new domestic partnership by a surviving domestic partner 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 before, on 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.

### **Survivor Benefits for Your Eligible Children**

If you die before retiring, your eligible children may receive a monthly survivor benefit payment from this Plan.

## If Your Survivors Include Both a Spouse or Domestic Partner and Children

If you are survived by a spouse or domestic partner, your eligible children will receive a benefit each year which is the lesser of:

- 60% of your average salary, divided by the number of eligible children; or
- \$6,648 (if you were hired before January 1, 1980), \$6,420 (if you were hired between January 1, 1980 and October 31, 1996), or \$6,252 (if you were hired on or after November 1, 1996) per child; or
- \$19,944 (if you were hired before January 1, 1980), \$19,260 (if you were hired between January 1, 1980 and October 31, 1996), or \$18,756 (if you were hired on or after November 1, 1996) divided by the number of eligible children.

**Note:** The above dollar amounts are as of March 1, 2013, and are increased annually by future COLAs.

Your eligible children will continue to receive monthly payments until the earlier of their death or the date they no longer meet the Plan's definition of an eligible child. The definition for an eligible child is on pages 75-76. The survivor benefit is then recomputed and paid as though the remaining survivors were the only survivors when you died.

### *For example:*

*Simon, who was hired in 1995, and was married, had three children who were eligible for a survivor benefit when he died on May 2, 2012. The total survivor benefit of \$19,260 was distributed equally among the children, so each child received \$6,420 per year.*

*When Simon's oldest child reaches age 18, however, she will no longer be considered an "eligible child." At that point, \$19,260, would be divided by the two remaining children, who would each receive \$9,630 per year. Since that amount exceeds the allowable benefit, the Plan would require that the children receive the lesser of the amounts listed above. Therefore, the two remaining children would each receive \$6,420 per year.*

## If You Have Surviving Children But You Are Not Survived By a Spouse or Domestic Partner

If you die *before* you retire and you are not survived by a spouse or domestic partner, but you do have eligible surviving children, they will receive an annual benefit, paid on a monthly basis. The benefit is the lesser of:

- 75% of your average salary, divided by the number of eligible children; or
- \$8,124 (if you were hired before January 1, 1980), \$7,824 (if you were hired between January 1, 1980 and October 31, 1996), or \$7,584 (if you were hired on or after November 1, 1996) per child; or
- \$24,372 (if you were hired before January 1, 1980), \$23,472 (if you were hired between January 1, 1980 and October 31, 1996), or \$22,752 (if you were hired on or after November 1, 1996) divided by the number of eligible children.

This distribution is limited by the allowable benefit, because the Plan requires that each child receive the lesser of the amounts listed above.

**Note:** The above dollar figures are as of March 1, 2013, and are increased by future COLAs.

### **Survivor Benefits for Dependent Parents**

If you die *before* you retire, your dependent parents may receive a survivor benefit if you do not have an eligible surviving spouse, domestic partner or eligible children at the time of your death. To qualify, your parents must have received at least 50% of their total income from you immediately before your death.

The survivor benefit for a dependent parent is calculated in the same way as a benefit for a surviving spouse or domestic partner. If they qualify, your parents will receive the benefit payments for the remainder of both of their lives.

## **After-Retirement Survivor Benefits**

### **Electing a Survivor Benefit for Your Spouse or Domestic Partner**

When you retire, you may elect to take a reduced retirement benefit so that if you die before your spouse or domestic partner, he or she will receive a survivor benefit. While pre-retirement survivor benefits are automatic upon your death, you must elect to provide a post-retirement survivor benefit to be payable to your spouse or domestic partner.

There are several options available to you to provide a benefit for your spouse or domestic partner. See page 35 for a description of your choices.

### **Benefits for Your Eligible Children**

Your eligible children will receive an automatic benefit from this Plan upon your death after you retire. You do not have to elect to provide a benefit for your children. Your children will receive the benefit whether or not you elected a survivor annuity for your spouse or domestic partner.

## District of Columbia Teachers' Retirement Plan

The benefit for your eligible children is the same as the pre-retirement survivor benefit explained on page 43. The amount your eligible children receive depends on whether or not your spouse or domestic partner survives you, and how many children are eligible for benefits.



# APPLYING FOR AND RECEIVING YOUR RETIREMENT BENEFIT

## Applying for a Voluntary 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 should provide a written request to the DCPS Office of Human Resources (OHR) stating your intention to retire on a specific date. You also need to obtain a “Voluntary Retirement Application” from the OHR and submit your completed application, along with any supporting materials, to that office. It is important to submit your completed application with as much lead time as possible before your proposed retirement date to allow time for processing.

The OHR will review your application and, if it is determined that you are eligible to retire, your approved application, along with other pertinent information, including the effective date of your retirement, will be forwarded to the DCRB Benefits Department and other involved parties (e.g., OPRS). The DCRB Benefits Department will calculate your retirement benefit, initiate distribution of your annuity, and send you a letter informing you of the amount of your benefit and the data used to calculate it.

## Timetable to Apply for a Voluntary Retirement Benefit

What You Do	When You Need to Take Action
Contact the DCPS Office of Human Resources (OHR) 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 OHR stating your intention to retire.	Submit at least 60 days before you plan to retire
Obtain a retirement application from OHR, and submit the completed application, along with other required forms (e.g., beneficiary designations, health/life insurance coverage, direct deposit, personal contact information, etc.).	At least 45-60 days before you plan to retire

For information on the eligibility criteria for receiving a voluntary retirement benefit, see page 27. If your application is denied, the procedures for requesting reconsideration and submitting an appeal are described on pages 54-56.

## Applying for a Deferred Retirement Benefit

If you separate from DCPS (for reasons other than a voluntary, involuntary, or disability retirement) and you will be or are eligible to receive a deferred retirement benefit, DCPS will provide you with information regarding your right to a deferred retirement benefit or to take a lump-sum refund of the contributions you made to the Plan. You will also be given a form to complete. When you return the form to DCPS, if you choose to apply for a deferred retirement benefit at a later date, DCPS will forward the form to DCRB to record that choice.

If you decide to take a deferred retirement benefit, at least 90 days prior to reaching the age you wish to begin receiving your benefit (age 62 or older), you must contact the OHR or the DCRB Member Services Center by telephone, e-mail or in writing. Members who have separated from service with DCPS must begin to receive their annuity no later than April 1 following the year in which they reach age 70½. The OHR or the DCRB Benefits Department will provide you with the forms you will need to complete and return to begin receiving a 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 the distribution of your annuity, and send you a letter informing you of the effective date, the amount, and the data used to calculate the amount. You may begin receiving your deferred retirement benefit following the month in which you reach age 62.

For information on the eligibility criteria for receiving a deferred retirement benefit, see page 27. If your application is denied, the procedures for requesting reconsideration and submitting an appeal are described on pages 54-56.

If you retire under deferred retirement, you will not be eligible for health care coverage at retirement. For more information about health and/or life insurance coverage at retirement, see pages 59-60.

**Note:** If your personal information changes after you separate from DCPS, you must contact the DCPS OHR or the DCRB Member Services Center to bring your records up-to-date.

## Applying for a Survivor Benefit

Upon your death, your survivor(s) must notify the DCPS OHR (if you die before you retire) or the DCRB Member Services Center (if you die after you retire) to apply for a survivor benefit. The appropriate office will provide your survivor(s) with forms and application instructions. Your survivor(s) must provide required documentation, which includes completed forms, proof of eligibility (e.g., certified copy of birth certificate, marriage certificate or domestic partnership registration) and a certified copy of your death certificate. The appropriate office will determine if your surviving spouse or domestic partner and/or child(ren) are eligible to receive a regular survivor benefit.

### If You Die During Active Service

To receive a survivor benefit—payable if you die during active service—your survivor must submit a completed death benefits claim form (available through DCPS OHR) and provide the form, a certified copy of your death certificate, and proof of eligibility (e.g., certified copy of birth certificate, marriage certificate or domestic partnership registration) to OHR. OHR will then forward your application and supporting documents to the DCRB Benefits Department for processing.

### If You Die After You Retire

If you die after you retire, your eligible spouse, domestic partner, and/or eligible children must complete a death benefits claim form and submit a certified copy of your death certificate and proof of eligibility to the DCRB Benefits Department. The DCRB Benefits Department will process the application and start payments once it determines that your survivor(s) or beneficiary is eligible. Any benefit payments made payable to you and received after your date of death must be returned to the DCRB Benefits Department before any survivors can receive payments of their own.

If the application is approved, the DCRB Benefits Department will calculate the survivor benefit(s), initiate distribution of the benefit(s), and send your survivor(s) a letter informing them of the amount and the data used to calculate the amount. If the application is denied, the procedures for requesting reconsideration and submitting an appeal are described on page 53.

Survivor benefits are described on pages 43-48.

**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 any available benefits. 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 bene-

fit. If you die without a survivor who is eligible for an annuity, your designated beneficiary may be eligible for a lump-sum refund of your contributions to the Plan.

## **Disability Retirement Benefit Decision Process**

If you become disabled and cannot perform your duties as a DCPS teacher, you can apply for a disability retirement benefit. To apply for a disability retirement benefit, you must submit an application to the OHR before you separate from service with the DCPS system, or within six months of leaving the DCPS system.

Before your application for a disability retirement benefit can be accepted, you must undergo a medical examination by a physician selected by DCPS. To qualify for a disability retirement, you must be incapable of performing the duties of your position by reason of a physical or mental disability. If your disability is not permanent, you must be re-examined each year until you reach the age and service at which you would have qualified for a voluntary retirement benefit (see page 27).

The DCPS OHR may request that you have a medical examination as often as it finds necessary to confirm your continuing disability. If you fail to appear for an examination as required, your retirement benefit will be suspended until your disability is confirmed or until you become eligible for a deferred retirement benefit (see page 27).

You must submit your completed forms to OHR with a statement from your doctor verifying your disability. OHR will send your application and doctor's statement to the physician selected by DCPS. That doctor will either call you in for an additional examination or approve your application based on your doctor's statement.

If approved, OHR will send the approved application, along with the appropriate materials, to the DCRB Benefits Department. The documents will state 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 of your benefit and the information used to calculate it. Disability annuity payments are subject to review and final resolution by DCRB. If the medical examiner determines that you are not disabled, the procedures for requesting reconsideration and submitting an appeal are described on page 54.

If you are granted a disability retirement benefit and return to work in any occupation, you must notify the DCPS OHR and the DCRB Benefits Department. The OHR 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.

## Disability Benefit Payments

The effective date of your disability retirement is the day after you stop being paid for work as a DCPS teacher. You will continue to receive payments until:

- you recover from your temporary disability if recovery occurs before you reach the age and years of service requirements at which you would have qualified for a voluntary retirement benefit;
- you refuse an appointment to a similar or equal position upon your recovery;
- you work in another job and earn more than 80% of the current salary for the position you held before you retired; or
- you die.

**If you are receiving disability retirement payments and you have not reached the age and service requirements for a voluntary retirement benefit, you are subject to annual income reviews by DCRB to determine if, in a calendar year, you earned 80% or more of the current salary for the position you held before retirement.**

Your disability retirement benefit payments will be restored on the first day of a calendar year following a calendar year during which you earned from wages and self-employment less than 80% of the current salary for the position you held before you retired. As indicated above, if you recover from a disability before retirement age, you may be reappointed to a position equal or similar to the position with the DCPS that you occupied before retirement. If you refuse this appointment, your disability retirement benefit will be terminated and you will receive a deferred retirement benefit when you reach age 62, unless you elect to receive a lump-sum refund of your remaining retirement contributions.

## If Your Retirement or Survivor Benefit is Denied

If you or a survivor is denied a retirement or survivor benefit, you or your survivor 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) that you must follow depend 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 such request in writing to the DCPS OHR or the DCRB Benefits Department.

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

If you are denied a disability retirement benefit, you have the right to request reconsideration of the decision. To do so, you must file a written petition with OHR requesting reconsideration. You must submit your written request to OHR within 60 days after you receive its initial decision.

Your petition must state briefly and specifically why you disagree with the decision, the basis for your position, and what resolution you propose for consideration by OHR. If your petition is based on new information, you must also submit a statement affirming that you could not have known or discovered the new matter before filing your original application.

The OHR will normally grant or deny your petition for reconsideration within 90 days after you file the petition. You will receive OHR's reconsideration decision in writing.

If you do not agree with the reconsideration decision, you may file an appeal with DCRB's Executive Director. See page 56 for judicial review of DCRB decisions.

## **Denial of a Deferred, Voluntary or Involuntary Retirement Benefit or a Survivor Benefit**

If you or your survivors are denied a deferred, voluntary or involuntary retirement benefit or a survivor benefit, you or your survivors have the right to request reconsideration of the decision. To do so, you must first submit a written request for reconsideration to the DCRB Chief Benefits Officer. The request must be received by the DCRB Chief Benefits Officer within 60 calendar days after the date of the letter notifying you that your benefit claim was denied. Your request must be in writing and must include:

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

The DCRB Chief Benefits Officer will notify you of DCRB's decision regarding your written request for reconsideration. DCRB's 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 to the Treasury Department and/or the DCRB Executive Director.

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 based on service performed on or before June 30, 1997, you must follow the Treasury Department's benefit appeal process (described below). If the benefit was based on service performed after June 30, 1997, you must follow the DCRB's benefit appeal process. If the benefit was based on service performed during both time periods, you must follow the Treasury Department procedures.

### **Denial of Benefits Earned Through June 30, 1997**

If DCRB 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 DCRB's letter informing you of its final decision. Your appeal must be in writing and must include:

- your name;
- your address;
- your date of birth;
- your claim number, if appropriate;
- 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 and timeframe to request 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.

### **Denial of 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 DCRB's letter informing you of its reconsideration denial. Your appeal must be in writing and must include:

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

DCRB has 90 calendar days to decide, but may take as long as 120 calendar days, if notice is provided to you. DCRB will notify you of its decision regarding your appeal. Its decision will:

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

### **Judicial Review**

You have the right to file an action in the D.C. Superior Court to obtain a review of DCRB's 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.

### **Denial of Benefits Earned Through and After June 30, 1997**

If DCRB 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 on or before June 30, 1997, and DCRB 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 voluntary, involuntary, deferred, or disability retirement benefit or your survivor disagrees with the amount of the survivor benefit, you must follow the reconsideration and/or appeal procedures described on pages 54-56 under "Denial of a Deferred, Voluntary or Involuntary Retirement Benefit or a Survivor Benefit."

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

## Refunds

In certain situations you, your survivor, or your designated beneficiary\* may be entitled to a refund of your contributions made to the Fund or any retirement payment owed to you during the month of your death. For information regarding refunds, please see the following sections in this booklet: “When a Lump Sum is Payable to Your Survivors” on page 19; “If You Separate From the DCPS System” on page 16; and the definition of “Lump-Sum Refund of Retirement Contributions” on page 77.

\*Beneficiaries of any life insurance benefits are indicated on a separate beneficiary designation form. The beneficiary designation form for Federal life insurance benefits and for District life insurance benefits are on file with DCPS while you are employed with DCPS, and with DCRB after you retire. If you are retired and you were hired prior to October 1, 1987, your beneficiary designation form is on file with the Office of Personnel Management (OPM). (See the Contact Information section on page 64 for the phone numbers and addresses of those organizations.)



## GENERAL INFORMATION

### Your Health and Life Insurance Benefits

#### Continuing Your Coverage

To continue your coverage into retirement, you must have at least five years of continuous health and/or life insurance coverage immediately prior to your retirement date. **Also, for District health care coverage, you must have at least ten (10) years of creditable District service at retirement.** If you elect a spousal annuity option when you retire, and you have health insurance that covers both you and your family when you die, your spouse or registered domestic partner may also be able to continue health benefits following your death. Under certain circumstances, your former spouse who is a party to a QDRO may also be eligible to continue receiving health insurance coverage. For information on QDROs, see page 14.

While on workers' compensation leave, you must pay for your portion of District health care premiums.

For information regarding health and/or life insurance:

- If you were hired prior to October 1, 1987, contact the Office of Personnel Management (OPM) Retirement Information Office for questions about health and life insurance at 1-724-794-2005 or access the OPM web site at: [www.opm.gov/retire/insurance/index.asp](http://www.opm.gov/retire/insurance/index.asp).
- If you were hired after September 30, 1987, and you have not yet retired, contact DCPS OHR at 202-442-4090 or access the DCHR web site at: [www.dchr.dc.gov](http://www.dchr.dc.gov).
- If you are retired and you were hired after September 30, 1987, you must contact the DCRB Member Services Center at 202-343-3272 (or toll free at 1-866-456-3272) or access the DCRB web site at [www.dcrb.dc.gov](http://www.dcrb.dc.gov).

#### Life Insurance Beneficiary

For information or to change your life insurance beneficiary, contact one of the following offices:

- If you are an active teacher, your beneficiary designation is on file with the OHR. To change your beneficiary, you should contact OHR at 202-442-4090.
- If you are a retired teacher and you were hired prior to October 1, 1987, your beneficiary designation is on file with the Office of Personnel Management (OPM). To change your beneficiary, you should contact OPM at 1-724-794-2005.

## District of Columbia Teachers' Retirement Plan

- If you are retired and you were hired after September 30, 1987, your beneficiary designation is on file with DCRB. To change your beneficiary, you should contact the DCRB Member Services Center at 202-343-3272 (or toll free at 1-866-456-3272).

**Note:** The beneficiary for any remaining contributions you made to the Plan that were not paid out to you during your retirement is designated on a separate beneficiary designation form. The refund of any such contributions, or any retirement payment owed to you during the month of your death, is paid from the retirement Fund.

**Note:** The DCRB Member Services Center can provide you with information on health or life insurance and can make appropriate changes to your records. Neither the Treasury Department nor DCRB have responsibility or authority for policy matters related to your health or life insurance benefits. See page 64 to find out who you should contact for more information.

**Note:** As a retiree under the Plan, you are not eligible for Social Security benefits. However, although Social Security taxes were not withheld from your Teacher's salary, you may be eligible for Social Security benefits from other employment or your spouse's employment. If you are counting on receiving a Social Security benefit at your retirement, but did not pay into Social Security during all or part of your career, it is important that you are aware of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). For more information, you should contact the Social Security Administration ([www.socialsecurity.gov](http://www.socialsecurity.gov) or 800-772-1213 (TTY number is 800-525-0778)). For Medicare information, please see [www.medicare.gov](http://www.medicare.gov) or call 800-633-4227 (TTY number is 877-486-2048).

## Administrative Information

### The Office of D.C. Pensions

The Office of D.C. Pensions (ODCP), within the Treasury Department, administers the Federal Government's responsibilities under Title XI of the Balanced Budget Act of 1997. 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 District Government, which designates DCRB as the Treasury Department's Benefits 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 District teachers, police officers, and firefighters. Fund assets managed by DCRB are used to

## District of Columbia Teachers' Retirement Plan

pay retirement benefits that are the financial responsibility of the D.C. Government. DCRB is the Benefits Administrator for retirement benefits that are the responsibility of the District government.

DCRB has a 12-member Board of Trustees (Board), which 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 63.

### The Board Members

<i>Joseph M. Bress</i>	<i>Chairman of the Board, Council Appointee, and Designated Agent for Service of Process</i>
<i>Lyle Blanchard</i>	<i>Council Appointee</i>
<i>Barbara Davis Blum</i>	<i>Mayoral Appointee</i>
<i>Diana Bulger</i>	<i>Mayoral Appointee</i>
<i>James Bunn</i>	<i>Mayoral Appointee</i>
<i>Judith C. Marcus</i>	<i>Elected Retired Teacher</i>
<i>Darrick O. Ross</i>	<i>Elected Active Police Officer</i>
<i>Nathan Saunders</i>	<i>Elected Active Teacher</i>
<i>Edward Smith</i>	<i>Elected Active Firefighter</i>
<i>George R. Suter</i>	<i>Elected Retired Police Officer</i>
<i>Thomas Tippet</i>	<i>Elected Retired Firefighter</i>
<i>Michael J. Warren</i>	<i>Council Appointee</i>
<i>Jeffrey Barnette</i>	<i>Ex Officio Representative, Non-Voting</i>

DCRB serves as the Benefits Administrator for the retirement benefits that are the responsibility of the Treasury Department and of the District Government. DCRB Benefits Department personnel calculate benefits, arrange for the payment of annuities, answer questions related to the Plan, determine eligibility for deferred retirement benefits and survivor benefits, conduct income reviews for disability retirees, and carry out the day-to-day processing of retirement benefits, including those related to QDROs.

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

- The DCPS Office of Human Resources (OHR), under the direction of the Chancellor, determines eligibility for voluntary and involuntary retirement, and coordinates the process for determining disability retirement. DCPS OHR also provides DCRB with salary and service data used to calculate benefits.

- OPRS provides retirement contribution amounts and data related to service purchased through installment payments.

## Temporary Amendments

From time to time, the D.C. Council and the U.S. Congress have enacted 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 DCPS OHR.

## CONTACT INFORMATION

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

<b>Contact</b>	<b>Action/Request</b>	<b>Address/Phone</b>
District of Columbia Retirement Board (DCRB)	<p><b>For Retirees and Survivors:</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, direct deposit information, or tax withholdings;</li> <li>• for changes of marital status, domestic partnership status or number of dependents;</li> <li>• for deferred retirement eligibility and an application, including eligibility for a survivor annuity;</li> <li>• for reconsideration of eligibility for a deferred, voluntary, involuntary, or disability retirement benefit, 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 annual income verification for disability retirees;</li> <li>• for a “Spouse Equity Information Statement” related to a QDRO;</li> <li>• for retirees with teacher service after June 30, 1997 to appeal a denial for a request for reconsideration of a benefit (voluntary, involuntary, disability, deferred, and survivor) or the amount of such benefit;</li> <li>• to terminate a benefit or request redetermination due to a change in eligibility status;</li> <li>• to report the death of a retired Plan member or a survivor who is receiving an annuity;</li> <li>• to review, approve and process a Qualified Domestic Relations Order (QDRO);</li> <li>• to change or designate a beneficiary for your remaining retirement contributions or your life insurance proceeds;</li> <li>• for information related to Plan investments;</li> <li>• for a copy of the Plan’s Summary Plan Description;</li> <li>• for a copy of the Plan’s Summary Annual Report.</li> </ul>	<p>DC Retirement Board 900 7th Street, N.W., 2nd Floor Washington, DC 20001 202-343-3200 202-566-5000 (fax) <a href="http://www.dcrb.dc.gov">www.dcrb.dc.gov</a></p> <p>DC Retirement Board Member Services Center 900 7th Street, N.W., 2nd Floor Washington, DC 20001 202-343-3272 1-866-456-3272 (toll free) 202-566-5001 (fax) <a href="http://www.dcrbbebenefits.dc.gov">www.dcrbbebenefits.dc.gov</a></p>

## District of Columbia Teachers' Retirement Plan

### **For Retirees With Teacher Service Performed on or Before June 30, 1997:**

Office of D.C.  
Pensions (ODCP)  
U.S. Department of  
the Treasury

- for retirees with teacher service performed through June 30, 1997, and with teacher service performed both through and after June 30, 1997, to appeal a denial of a request for reconsideration of a benefit (voluntary, involuntary, disability, deferred, and survivor) or the amount of such benefit.

Office of D.C. Pensions  
U.S. Department of  
the Treasury  
Metropolitan Square, 6th Floor  
1500 Pennsylvania Avenue, N.W  
Washington, D.C. 20220  
202-622-0800

### **For Retirees Hired Before October 1, 1987:**

Office of Personnel  
Management (OPM)

- for forms and for information about federal life and health insurance;
- to designate a beneficiary for federal life insurance benefits.

The U.S. Office of  
Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0001  
1-724-794-2005  
[www.opm.gov](http://www.opm.gov)

### **For Active Teachers:**

DCPS Office of Human  
Resources (OHR)

- to apply for retirement benefits;
- to designate or change beneficiaries;
- to request a benefit estimate;
- for forms or information about District health and life insurance benefits;
- to determine eligibility for voluntary or involuntary retirement;
- for disability retirement eligibility or process inquiries;
- for annual medical verification of disability retirees;
- to report the death of an active employee.

D.C. Public Schools  
Office Of Human Resources  
1200 First Street, NE  
Washington, D.C. 20002  
202-442-5885  
Fax: 202-442-5026

## District of Columbia Teachers' Retirement Plan

District of Columbia Office of Pay and Retirement Services (OPRS)	<b>For Active Teachers:</b> <ul style="list-style-type: none"><li>• for a printout stating the amount of your retirement contributions.</li></ul>	District of Columbia Office of Pay and Retirement Services 441 4th Street, NW, Room 360N Washington, D.C. 20001 202-741-8660 Fax: 202-741-8585
Washington Teachers' Union (WTU)	<b>For Active Teachers:</b> <ul style="list-style-type: none"><li>• for collective bargaining agreement information.</li></ul>	Washington Teachers' Union 1717 K Street, N.W. Washington, D.C. 20036 202-293-8600
Council of School Officers (CSO)	<ul style="list-style-type: none"><li>• for collective bargaining agreement information</li></ul>	Council of School Officers 2120 Bladensburg Road, NE Suite 205 Washington, DC 20018 202-526-4700



## FREQUENTLY ASKED QUESTIONS

### Frequently Asked Questions for Retirees

#### 1. Who should I call if I have a question about my Retirement Plan?

- If you are an active teacher, you should contact the DCPS Office of Human Resources (OHR) at 202-442-4090.
- 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 U.S. Treasury Department and/or the District Government. To help pay for your retirement benefit, you are required to make retirement contributions to the Plan while you are employed by DCPS. Each pay period, your required retirement contribution is automatically deducted from your pay. Your contribution is:

- 7% of your annual salary, if you were hired before November 1, 1996, or
- 8% of your annual salary, if you were hired on or after November 1, 1996.

#### 3. Do I have to pay for a survivor benefit for my spouse/domestic partner and/or my eligible children?

If you die before you retire, your surviving spouse or domestic partner and eligible children will automatically receive a benefit from this Plan. You do not have to pay for that benefit.

For teachers who retire, the spousal/domestic partner survivor annuity is based on the election that you make when you retire. There are five different options for determining annuities under the Plan. Two of those options, the Reduced Annuity with Maximum Survivor Annuity, and the Reduced Annuity with Partial Survivor Annuity, provide annuities for a surviving spouse or domestic partner. Both of these options require a reduction in your benefit. Your eligible children, however, will be entitled to a survivor annuity whether or not you elect a survivor benefit for your spouse or domestic partner. See pages 43-48 for more information.

#### 4. How is my retirement benefit calculated?

Your retirement benefit is calculated based on your age, your years and months of service, your average salary, the type of retirement you elect and the payment option you choose.

## District of Columbia Teachers' Retirement Plan

If you meet the eligibility requirements for a voluntary retirement, the calculation for an unreduced annuity for DCPS teachers hired before November 1, 1996 is:

Your average salary x 1.5% x 5 (for your first five years of service) +  
Your average salary x 1.75% x (the number of years of service beyond five and through ten) +  
Your average salary x 2.0% x (the number of years of service you have beyond ten) =  
The amount of your annual unreduced retirement benefit.

If you were hired on or after November 1, 1996, the formula is:

Your average salary x 2.0% x your years of service.

See page 31-32 for more information.

### **5. What is the difference between DCPS teaching service and credited service?**

Teaching service refers to your years working for the DCPS system and may include periods of leave, including leave for certain military service. Credited service refers to certain other periods of work (e.g., in another school system) that can be purchased and may be applied to this Plan to use in determining your eligibility for a benefit. See pages 22-25 and the glossary for more information.

### **6. Who do I contact to determine whether I am eligible to retire?**

You should contact DCPS OHR to make an appointment to discuss your eligibility for retirement.

### **7. Can I get an estimate of my retirement benefit?**

Yes. You may request an estimate of your annuity from OHR or you can calculate your own estimated benefit by using the calculator on DCRB's web site 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.

### **8. Can I have my payments directly deposited into my bank account?**

Yes. Contact the DCRB Member Services Center or go to the DCRB website for a Direct Deposit form. The completed and signed form should be returned to the DCRB Member Services Center (see page 63). Beginning March 1, 2013, all new annuitants must receive their annuity payments via direct deposit.

## 9. When will I receive my first benefit payment?

It usually takes between 30 and 60 days after DCRB receives your retirement package from DCPS OHR and your contribution information (including any purchase of service installment payments) from OPRS before you will receive your first payment. Your first payment will be retroactive to cover the entire time you've been retired. After you receive that first payment, you will receive a payment, on the first business day of each subsequent month, as long as you remain eligible for payments.

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

Yes. You may continue those benefits if you have had five years of continuous life and health insurance coverage immediately prior to your retirement and you continue to pay the premiums. **Also, for District health care coverage to continue after retirement, you must have at least ten (10) years of creditable District service upon your retirement.** For further information, contact one of the following offices:

- If you were hired prior to October 1, 1987, contact the Office of Personnel Management (OPM) Retirement Information Office for questions about health and life insurance (see page 64).
- If you were hired on or after October 1, 1987 and you haven't retired, contact OHR (see page 64).
- If you are a retiree and you were hired on or after October 1, 1987, contact the DCRB Member Services Center (see page 63).

## 11. Will I receive a cost-of-living adjustment (COLA)?

Yes. Annual COLAs are effective on March 1 and are reflected in your April 1 annuity payment. These increases are based on the change in the Consumer Price Index (CPI) for the previous calendar year. If there is no increase in the CPI or there has been a decrease, no COLA is paid. If you were hired on or after November 1, 1996, any increases may not exceed 3%.

## 12. Who do I contact to change or to find out who is my beneficiary for my life insurance?

- If you are an active teacher, your beneficiary designation is on file with the OHR. To change your beneficiary, you should contact OHR (see page 64).
- If you are a retired teacher and you were hired prior to October 1, 1987, your beneficiary designation is on file with the Office of Personnel Management (OPM) (see page 64).
- If you are a retired teacher and you were hired on or after October 1, 1987, your beneficiary designation is on file with DCRB (see page 63).

**Note:** The beneficiary for any remaining contributions you made to the Plan that were not paid out to you during your retirement is designated on a separate form. The refund of any such contributions, or any retirement payment owed to you during the month of your death, is paid from the retirement Fund.

## Frequently Asked Questions for Survivors

### 13. Where do I report a death?

To report the death of a retiree, you should contact the DCRB Member Services Center (see page 63). DCRB will send you a list of documents that are required to set up a survivor annuity. Any benefit payments made payable to the retiree that are received after the retiree's date of death **must be returned to DCRB**. If you do not return those payments, they will be deducted from your survivor payments.

### 14. What will my survivor benefit be as a spouse/domestic partner?

The benefit for a surviving spouse or domestic partner is calculated in different ways depending on whether the teacher dies before or after retiring.

If a teacher dies before retirement, the survivor benefit will be equal to the greater of 55% of the unreduced annuity the teacher would have received using the teacher's average salary and years of service at the time of death or a minimum amount established by law. See page 43 for more details and eligibility requirements.

If a teacher dies after retirement, the survivor annuity is based on the retirement option the retiree selected upon retirement. Teachers have the following three options for determining the amount of the annuity that will be paid to a surviving spouse or domestic partner:

- A Reduced Annuity with Maximum Survivor Annuity, which pays 55% of the retiree's unreduced annuity to the survivor; or
- A Reduced Annuity with Partial Survivor Annuity, which pays the survivor up to 54% of the retiree's unreduced annuity. See pages 36-39 for more information.
- No survivor benefit, because the retiree elected to receive an Unreduced Annuity during his or her lifetime.

The amount of the benefit to a surviving spouse would also be impacted by a QDRO that requires a survivor benefit to be paid to a former spouse. See page 14 for more information.

## **15. How long can a surviving spouse/domestic partner receive the survivor benefit?**

A surviving spouse or domestic partner is eligible to receive a survivor benefit for his or her lifetime. That annuity would stop, however, if he or she remarries or enters into another registered domestic partnership before reaching age 60\*. For a former spouse who is entitled to a survivor benefit under a QDRO, the annuity would cease if he or she remarries prior to reaching age 55.

\*As of the date of publication, the D.C. Government approved legislation reducing the age when remarriage by a surviving spouse or registration of a new domestic partnership by a surviving domestic partner 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.

## **16. How long can an eligible child receive a survivor benefit?**

An eligible child will receive a survivor benefit until the earliest of the following events:

- the child marries or enters into a registered domestic partnership;
- the child turns 18 (or if a full-time student, age 22 or 23, depending on date of birth); or
- the child dies.

If the child is a full-time student, the child and the academic institution must complete a Student Certification Form (available from DCRB) every semester. If the student remains in school, he or she can continue to receive an annuity up to age 22. The student **must** inform DCRB if he or she is no longer enrolled as a full-time student.

An unmarried child, who is incapable of self-support because of a physical or mental disability that occurred before age 18, will receive payments until he or she marries or enters into a registered domestic partnership, recovers from the disability, or dies.

## **17. If I am single when I retire, can I elect to provide an annuity to someone who is financially dependent on me?**

Yes. In such a case, you may elect a Reduced Annuity with a Survivor Annuity to a Person with an Insurable Interest. Under this option, you would receive a reduced annuity during your lifetime and upon your death, the other person would receive 55% of your benefit for the remainder of his or her life. The amount of the reduction in your benefit would be determined by the

## District of Columbia Teachers' Retirement Plan

age of the other person. For example, if the other person is older than you are, your benefit would be reduced by 10%. If, on the other hand, the other person is 25 years or more younger than you are, your benefit would be reduced by 40% (see pages 40-41).

## GLOSSARY OF TERMS

**Annual Salary** means the total annual income you receive during a fiscal year for your work in the public day school system (not including summer school) of the District of Columbia, including:

- your base salary;
- any automatic increases you have received; and
- longevity allowances. [See D.C. Code § 38-2021.13(a)]

**Annuity** means your annual retirement benefit, which is paid on a monthly basis. As the recipient of this benefit, you (or your survivor) are called an “annuitant.”

**Average Salary** means the highest annual rate of pay resulting from averaging, over any period of 36 consecutive months of teaching service, your rates of annual salary in effect during those 36 consecutive months, with each rate weighted by the time it was in effect. If a teacher dies after completing at least 18 months of eligible service, but before 36 months, the average salary for computing the survivor benefit is the average for the number of months actually worked. [See D.C. Code § 38-2021.13(b)]

**Benefits Administrator** refers to the current administrator, the District of Columbia Retirement Board (DCRB). The Benefits Administrator is responsible for administering benefits earned from both the District of Columbia Teachers' Retirement Fund and the D.C. Federal Pension Fund.

**Beneficiary** refers to the person or persons you designate in a signed and witnessed statement to be eligible for benefit payments that are payable at the time of your death. Those payments may include:

- a lump-sum payment of your life insurance proceeds; and/or
- a lump-sum payment of that portion of the retirement benefit payable to you, the retiree, during the month of your death, if you die without leaving an eligible survivor.
- a lump-sum payment of the mandatory retirement contributions you made and any service contributions you may have made to the Fund, if you die without leaving an eligible survivor. The lump-sum payment is equal to the amount of your total retirement contributions, if you die before you retire; or any remaining retirement contributions (total amount contributed minus total amount of benefits already paid to you), if you die after you retire. [See D.C. Code § 38-2021.10]

**Cost-of-Living-Adjustments (COLAs)** are annual increases in your benefit based on increases, if any, in the cost of living. During January of each year, the Mayor determines the percentage change in the Consumer Price Index (CPI) for the previous year. For teachers hired on or after November 1, 1996, the annual increase may not exceed 3%. If there is no change in the CPI, or if the change is negative, no COLA is paid.

The change is based on the difference between the CPI published for December of the preceding year and the CPI published for December of the year before that. If there is an increase in the CPI, the COLA is calculated as follows:

- For a retirement benefit with a start date on or before March 1 of the prior year, the percentage change computed is rounded to the nearest 1/10 of 1%; or
- For a retirement benefit with a start date after March 1 of the prior year, a pro-rata increase of: 1/12 of the percentage of change in the CPI for the prior year, multiplied by the number of months and portions of months (but no more than 12 months) that the retirement benefit was payable before the effective date of the increase, adjusted to the nearest 1/10 of 1%. [See D.C. Code § 38-2021.08]

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

- The Fiscal Year 2010 Budget Support Act of 2009 (Sec. 1200, Subtitle U of Title I, “District Retirement Program Post-Employment Health and Life Insurance Benefits Amendment Act of 2009”) requires that a teacher must retire with at least 10 years of creditable District service to be eligible for District health care coverage to continue in retirement. D.C. Law 18-111, applicable October 1, 2009. [See D.C. Code § 1-621.09(h)(1)]

**Credited Service** means service for certain periods in which you were not employed by the DCPS system but for which you may receive credit to be used for purposes of calculating your retirement benefit amount. [See D.C. Code § 38-2021.08]

**D.C. Federal Pension Fund** means the District of Columbia Teachers, Police Officers, and Firefighters Federal Pension Fund established under section 11081 of the Balanced Budget Act of 1997, as amended. This federal fund pays benefits to certain District of Columbia teachers, police officers, and firefighters for service performed on or before June 30, 1997.

**DCPS Service** means your service as a DCPS teacher.

**DCPS System** refers to the District of Columbia Public Day School System. The term does not include the D.C. Public Charter Schools.

## District of Columbia Teachers' Retirement Plan

**DCPS Teacher** means an employee who serves in a salary class position ET 1-15 under the DCPS system. The term includes all teachers employed by DCPS (but not substitute teachers), including certain other educational employees, but does not include the employees of the Department of School Attendance and Work Permits. [See D.C. Code § 38-2021.13(a)]

The term includes:

- former DCPS teachers who terminated their employment and within 60 days, accepted employment with a D.C. public charter school, and elected to continue participation in the Teachers' Retirement Plan;
- teachers who are granted an extended leave of absence without pay from the DCPS system to accept a position at a D.C. public charter school, or to serve in a bargaining capacity as a full-time officer or employee of a teachers' union; and
- teachers who leave their positions for military service due to war or national emergency and return in five years or less.

**Deferred Retirement Benefit** is earned when a teacher completes at least five years of eligible service and separates from service before becoming eligible for retirement. Such a teacher may elect to receive a lump-sum refund of contributions he/she made to the Plan, or an annuity upon or after reaching age 62. Deferred retirement benefits must begin no later than age 70½. [See D.C. Code § 38-2021.09(a)]

**Dependent Parents** means your natural parents who were receiving one half or more of their total income from you immediately preceding your death. [See D.C. Code § 38-2021.09(c)(4)]

**Disability Retirement Benefit** may be payable if you have five years of DCPS teaching service at the time you become disabled. [See D.C. Code § 38-2021.04(a)]

**Domestic Partner** means a person (regardless of gender) with whom a teacher maintains a committed relationship and who has registered the domestic partnership with the District of Columbia's Department of Health pursuant to the Health Care Benefits Expansion Act of 1992. The Federal government does not recognize domestic partners for federal health care, life insurance, or retirement benefits. [See D.C. Code §§ 32-701 et seq.]

- The Omnibus Domestic Partnership Equality Amendment Act of 2008 allows teachers hired by the District after September 30, 1987 to elect a survivor benefit for their registered domestic partner at their retirement. This change only applies to your District service earned after June 30, 1997. D.C. Law 17-231, effective September 12, 2008. [See D.C. Code § 38-2021.05(b)(1)]

**Eligible Child(ren)** means an unmarried child(ren) or a child(ren) who is not in a registered domestic partnership of a Plan member, including a recognized natural child(ren) and any adopted child(ren):

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- who is under age 18, or between 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.

For the purposes of this Plan, a child who is a full-time student, and whose 22nd birthday occurs before July 1 or after August 31 of a calendar year, is considered 22 years of age on the first day of July after his or her 22nd birthday.

A child will continue to be considered a student during a school break (of five or fewer months) provided the child confirms (to the satisfaction of the Treasury Department for D.C. Federal Pension Fund benefit payments or DCRB for District of Columbia Teachers' Retirement Fund benefit payments) that he or she fully intends to continue his or her education at the same or different school during the school semester immediately after the break. [See D.C. Code § 38-2021.09(c)(2)]

**Eligible Domestic Partner** means a surviving registered domestic partner of a teacher who dies prior to retirement, who was in a registered domestic partnership with the teacher for at least two years immediately preceding the teacher's death, or who is the parent of a child of the domestic partnership. To receive a benefit after the teacher retires, the teacher must have chosen a benefit option which pays an annuity to a surviving domestic partner.

**Eligible Service** means service in the public schools of the District of Columbia under a temporary, probationary, or permanent appointment to a position, the rate of compensation of which is prescribed in a salary schedule pursuant to D.C. Code §§ 1-611.11 and 1-617.16. [See D.C. Code § 38-2021.13(c)]

**Eligible Spouse** means a surviving spouse of a teacher who dies prior to retirement, who was married to the teacher for at least two years immediately preceding the teacher's death, or who is the parent of a child of the marriage. To receive a benefit after the teacher retires, the teacher must have chosen a benefit option which pays an annuity to a surviving spouse. [See D.C. Code § 38-2021.09(c)(1)]

- An eligible spouse may be a same-sex spouse from a valid marriage performed in the District of Columbia or another jurisdiction. The Religious Freedom and Civil Marriage Equality Amendment Act of 2009, D.C. Law 18-110, effective March 3, 2010; the Jury and Marriage Amendment Act of 2009, D.C. Law 18-9, effective July 7, 2009. These changes only apply to your District service earned after June 30, 1997 for retirement Plan purposes. [See D.C. Code §§ 46-401 and 46-405.01]

**Eligible Teachers** are employees who serve in a salary class position ET 1 - 15 under the DCPS system. You are also a teacher if you are eligible as an employee of a District of Columbia Public Charter School (see page 11). Retired teachers who are rehired by the District are not eligible teachers.

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**Fiscal Year** means a period starting with October 1 of one year and ending September 30 of the following year.

**Former Spouse** is a living person whose marriage to a Plan member resulted in a divorce, annulment, or legal separation, and is entitled to a retirement and/or survivor benefit under a court-issued Qualified Domestic Relations Order (QDRO) approved by DCRB pursuant to the D.C. Spouse Equity Act of 1988. The former spouse is a person:

- who was married at least two years to a Plan member who performed at least 18 months of creditable service in a position covered by the Teachers' Retirement Plan;
- whose marriage to the Plan member was terminated prior to the Plan member's death; and
- who is a party to an approved QDRO. [See D.C. Code § 1-529.03]

**Involuntary Retirement Benefits** may be payable if you are involuntarily separated from service (unless the reason is for cause on charges of misconduct or delinquency), and you have:

- 25 years of service, including at least five years as a DCPS teacher; or
- 20 years of service, including a minimum of five years as a DCPS teacher, and you are at least age 50. For details, see page 27. [See D.C. Code § 38-2021.03(b)]

**Lump-Sum Refund of Retirement Contributions** means an amount consisting of (1) retirement deductions made from the salary of a teacher, (2) amounts deposited into the retirement Fund by a teacher covering earlier services, and (3) interest earned on any deductions taken from salary earned prior to February 15, 1980.

**Mandatory Contributions** are the 7% or 8% contributions to the retirement Fund that you are required to make from your annual salary. [See D.C. Code § 38-2021.01(a)] If you are a DCPS teacher represented by the Washington Teachers' Union, your contributions are made on a pre-tax basis.

**Military Leave** is military service you performed after your hire date with DCPS and:

- In accordance with the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), 38 U.S.C. 4301, et seq., 20 C.F.R. 1002 et seq., military leave taken on or after October 13, 1994 means service in the uniformed services, such as in the 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.
- 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

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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 § 38-2021.08]

**Non-Teaching Service** means service purchased by the teacher which is credited from another school system.

**Plan** (or Teachers' Retirement Plan) means the District of Columbia Teachers' Retirement Plan.

**Purchase of Service Credit** is service purchased from another school system, DCPS or CSRS which is counted toward DCPS retirement benefits. [See D.C. Code § 38-2021.08(a)]

**Qualified Domestic Relations Order** (QDRO) is a court order that is in compliance with the D.C. Spouse Equity Act of 1988 and has been approved as qualified by DCRB. [See D.C. Code §§ 1-529.01 et seq.]

**Service Contributions** are the deposits you may make to the retirement Fund to receive credit for your credited service.

**Summer School Pay** is pay received for teaching summer school and is not included in the calculation that determines your average salary.

**Surviving Domestic Partner** means the person who was registered with you in a domestic partnership for at least two years immediately preceding your death, or is the mother or father of your child from your registered domestic partnership. A surviving domestic partner is not recognized under a QDRO or for any benefit you may have earned on or before June 30, 1997 under the D.C. Federal Pension Fund.

- As of the date of publication, the D.C. Government approved legislation reducing the age when the registration of a new domestic partnership by a surviving domestic partner will terminate a survivor annuity from 60 to 55. The Equity in Survivor Benefits Amendment Act of 2011 (A19-650), amending D.C. Code § 38-2021.05(b)(1) and § 38-2021.09(b)(1). These changes will only apply to your District service earned after June 30, 1997.

**Surviving Spouse** means your surviving wife or husband, who was married to you for at least two years immediately preceding your death, or is the mother or father of your child by marriage. A surviving spouse may also be a former spouse who is a party to an approved QDRO. [See D.C. Code § 38-2021.09(c)(1)]

- 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

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§ 38-2021.05(b)(1) and § 38-2021.09(b)(1). These changes will only apply to your District service earned after June 30, 1997.

**Survivor Benefits** are benefits payable to your spouse or domestic partner, eligible dependent children and/or dependent parents when you die. For details, see pages 43-48.

**Teaching Service** means service in a salary class position ET 1-15 under the DCPS system, under an approved leave without pay to serve as an employee of a District of Columbia Public Charter School, in a bargaining capacity as a full-time officer or employee of a teachers' union, or in the military services, as prescribed by statute (see pages 22-25).

**Voluntary Retirement Benefits** are payable if you have worked for at least five years as a DCPS teacher and you are at least 62 years of age, or:

- you are age 60 and have 20 years of service,
- you are age 55 and you have 30 years of service, or
- you were hired on or after November 1, 1996 and you have at least 30 years of service. [See D.C. Code § 38-2021.03(a)]



## ABBREVIATIONS/ACRONYMS

<b>Act</b>	Title XI of the Balanced Budget Act of 1997, Public Law 105-33, as amended [See D.C. Code §§ 1-801.01 et seq.]
<b>C.F.R.</b>	Code of Federal Regulations
<b>COLA</b>	Cost-of-Living Adjustment
<b>CPI</b>	Consumer Price Index
<b>CSRS</b>	Civil Service Retirement System
<b>D.C. (or District)</b>	District of Columbia
<b>D.C. Code</b>	District of Columbia Official Code
<b>DCPS</b>	District of Columbia Public Schools
<b>DCRB</b>	District of Columbia Retirement Board
<b>ODCP</b>	Office of D.C. Pensions, U.S. Department of the Treasury
<b>OFT</b>	Office of Finance and Treasury, District of Columbia
<b>OHR</b>	Office of Human Resources, DCPS
<b>OPRS</b>	Office of Pay and Retirement Services, District of Columbia
<b>QDRO</b>	Qualified Domestic Relations Order
<b>Treasury Department</b>	U.S. Department of the Treasury
<b>U.S.C.</b>	United States Code
<b>USERRA</b>	Uniformed Services Employment and Reemployment Rights Act of 1994, 38 U.S.C. §§ 4301 et seq., 20 C.F.R. §§ 1002 et seq.



