

DISTRICT OF COLUMBIA POLICE OFFICERS' AND FIREFIGHTERS' RETIREMENT PLAN

D.C. Metropolitan Police Department
Human Resources Office
(202) 727-4261



D.C. Fire & Emergency Medical Services Department
Human Resources Office
(202) 741-8856



BENEFIT FACT SHEET

ELIGIBILITY

Eligibility for retirement under the District of Columbia Police Officers and Firefighters' Retirement Plan (the "Plan" or the "Police/Fire Plan") is based on the Tier into which you were hired. Eligibility requirements are noted below:

- Tier I - Members hired prior to 02/15/80
20 years of service at any age
- Tier II - Members hired on/after 02/15/80 but before 11/10/96
25 years of service and 50 years of age
- Tier III - Members hired on or after 11/10/96
25 years of service at any age

HIGHEST AVERAGE BASE PAY

Your average base pay is calculated as follows:

- Tier I - your highest consecutive 12 months of base pay.
- Tiers II & III - your highest consecutive 36 months of base pay.

Unused sick leave is added to your service to calculate your benefit, but it is not used to determine your eligibility to retire or your eligibility to receive longevity pay. Contact the D.C. Retirement Board for further information.

POST-RETIREMENT HEALTH AND LIFE INSURANCE COVERAGE

District or Federal Life Insurance Coverage

If you have been covered under a life insurance plan for at least the last five years prior to retirement, life insurance coverage can be continued into retirement.

District Health Insurance Coverage (effective October 1, 2011):

- Tier II - requires you to have at least five (5) years of creditable District service and to have been covered under a District health plan for at least the last five years prior to retirement.
- Tier III - requires you to have at least ten (10) years of creditable District service and to have been covered under a District health plan for at least the last five years prior to retirement.
- If you retire on a service-related disability (a disability incurred in the performance of duty), the above service requirements may be waived.

Federal Health Insurance Coverage

If you have been covered under a federal health insurance plan for at least the last five years prior to retirement, health care coverage can be continued into retirement.

SERVICE CREDIT

Your service with the District of Columbia Metropolitan Police Department (MPD) and/or the District of Columbia Fire and Emergency Medical Services (FEMS) Department is used to calculate your benefit under the Plan, your vesting status, your eligibility for longevity payments, and to determine your eligibility to retire.

If you have prior service that is eligible for purchase under the Plan, you must purchase that service before you retire in order to have it added to your benefit calculation. That service, however, cannot be used toward vesting, longevity payments or your eligibility to retire.

SERVICE THAT CAN BE PURCHASED

Previous Civil Service Retirement System (CSRS) service can be purchased. This service, however, cannot be purchased if you are receiving a retirement benefit under the CSRS program; you are currently eligible to receive a benefit under CSRS; or you are within 31 days of qualifying to receive a benefit under CSRS.

- To purchase CSRS service, you must withdraw your contributions from CSRS and deposit them into the Police/Fire Plan. To do this, you must complete an SF-2802, Application for Refund of Retirement Deductions (CSRS), and submit it to your Human

Resources Office for certification and submission to the Office of Personnel Management (OPM). Applications may be obtained on-line at www.opm.gov. Once you have received payment of your CSRS contributions, you must forward the necessary documents to DCRB to obtain the purchase amount. The necessary documents include a letter from you requesting a cost estimate to purchase the service, and an SF-2806 from OPM containing their official stamp confirming that you received your CSRS contributions. The purchase amount would be your total CSRS contributions, plus interest from the date you separated from CSRS to the date your CSRS contributions are deposited into the Police/Fire Plan.

**The contact number for the District of Columbia Retirement Board (DCRB) is
(202) 343-3272**

Lateral Service

Under certain circumstances, you may qualify to purchase prior law enforcement or EMT service. You should contact your Human Resources Office or the District of Columbia Retirement Board's Benefits Department for information related to the requirements for purchasing/transferring this service.

Previous Active Military Service

To have this service added to your calculation once you have met eligibility for retirement, you will need to provide a copy of your DD-214 at the time you submit your application for optional retirement.

Please Note: To avoid a reduction in your annuity upon attaining the age and eligibility for Social Security benefits, you must purchase retention of credit for post-1956 military service. If you do not purchase your post-1956 military service, your annuity will be reduced upon your becoming eligible to receive full Social Security benefits. Members may contact the appropriate human resources office to obtain a copy of DPM Instruction No. 26B-5, that explains the procedures and payment options for this purchase and includes the necessary form for requesting an estimated earnings statement from the appropriate branch of service. Upon receipt of the estimated earnings statement, you must submit the completed package to the appropriate human resources office. Your human resources office will forward the package to DCRB, and DCRB will calculate the cost to purchase the retention of credit for post-1956 military service and inform you accordingly.

SERVICE THAT CANNOT BE PURCHASED

You cannot purchase service counted under the following plans or programs:

- the Federal Employees Retirement System (FERS)
- the District of Columbia 401(a) Defined Contribution Pension Plan
- the Federal Thrift Savings Plan (TSP), or

- any plan you contributed to while you were paying Federal Insurance Contributions Act (FICA) contributions.

Please Note: If you transferred from a government agency to either MPD or FEMS without a break-in-service, no previous government service retirement contributions were automatically transferred into the Police/Fire Plan unless you were previously covered under this Plan (and you did not take a refund when you left). Only annual and sick leave accruals and health and life insurance benefits were transferred.

It should also be noted that former police and fire cadets were covered under either the Civil Service Retirement System or the District's 401(a) Defined Contribution Pension Plan, at the time of employment, in accordance with the member's appointment date to the position. At no time were cadets covered under the Police/Fire Plan.

REDEPOSITING RETIREMENT CONTRIBUTIONS THAT WERE PREVIOUSLY REFUNDED FROM THE PLAN

Any member who had a break-in-service under the Police/Fire Plan and withdrew his/her retirement contributions upon separation, must redeposit those contributions (plus interest) upon reinstatement and before retirement, to have that prior service count toward eligibility to retire and to determine the amount of his/her pension benefit. The interest is calculated at the annual rate of return earned by the Police/Fire Plan during the period the contributions were not in the Plan.

Members may contact DCRB, and forward the necessary documents, to determine the amount that must be redeposited.

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February 2013