

District of Columbia Teachers' Retirement Plan



SUMMARY PLAN DESCRIPTION 2017



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Summary Plan Description

This Summary Plan Description (**SPD**) provides an overview of the benefits provided to you and your survivors and beneficiaries under the District of Columbia Teachers' Retirement Plan (the Teachers' Retirement Plan or the **Plan**) and includes relevant procedural information. The Plan is a governmental defined benefit plan qualified under section 401(a) of the Internal Revenue Code. The current statutory Plan provisions are contained in Title 38, Chapter 20 (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 administrative regulations pertaining to the Plan in the Code of Federal Regulations (**C.F.R.**) at 31 C.F.R. Part 29. If there are any conflicts between the information in this SPD and the D.C. Code or the administrative regulations, the D.C. Code and the regulations will govern.

Responsibility for the Teachers' Retirement Plan

Under Title XI of the Balanced Budget Act (**BBA**) of 1997, Public Law 105-33, as amended, the Treasury Department and the District of Columbia (**D.C. or District**) government share responsibility for payment and administration of Plan benefits. Generally, the Treasury Department is responsible for paying benefits attributable to service accrued by a District of Columbia Public Schools (**DCPS**) teacher on or before June 30, 1997 pursuant to the Plan provisions in place at that time (referred to as the "Frozen Plan"). The District is responsible for paying benefits attributable to service accrued after June 30, 1997, in accordance with the Plan provisions after June 30, 1997 (referred to as the "Replacement Plan"). The District of Columbia Retirement Board (**DCRB**) is the **Benefits Administrator** for both the District government and the Treasury Department. For more information about how the Plan is administered, see "Administrative Information" on pages 51 and 52.

Collective Bargaining Agreements

Collective bargaining agreements may affect your retirement benefit. For information about collective bargaining agreements, you must contact your collective bargaining unit (see page 54).

Legislative Amendments

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

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

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

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FAST FACTS ABOUT YOUR PLAN

Participation

You are automatically enrolled in the Teachers' Retirement Plan as an active **Plan member** when you begin working in the **DCPS system** as a teacher (or other educational employee, for example, a principal, librarian, psychologist, social worker, or counselor) in a salary class position ET 1-15.

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

Retirement Benefits

You must meet certain age and years of service requirements to be eligible to receive a retirement benefit under the Plan. Your years of service must include 5 years of **eligible service** (referred to as “vested service”) as a **DCPS teacher**. If you are vested, you are entitled to a retirement benefit.

In general, a DCPS teacher may be eligible for a **voluntary retirement benefit** at:

- age 62, with 5 years of service;
- age 60, with 20 years of service;
- age 55, with 30 years of service; or
- any age, with 30 years of service, if hired on or after November 1, 1996.

The term “service” includes your work as a DCPS teacher (called **DCPS service**), and certain non-DCPS teaching service (called **credited service**). The service used to determine your eligibility for a retirement benefit is also used to calculate your retirement benefit (see pages 19-21).

If you are vested and separate from DCPS (called **terminated vested**), but you are not eligible for voluntary retirement, you may choose to receive either a **deferred retirement benefit** (beginning at age 62) or a **lump-sum refund of your retirement contributions**. If you are not vested when you separate, you must receive a lump-sum refund of your retirement contributions.

If you are vested and become disabled, you may be eligible for a **disability retirement benefit**.

Survivor Benefits

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

* A survivor benefit for a domestic partner applies only to the portion of the benefit based on service accrued after June 30, 1997.

If you die after you retire, your eligible surviving children will receive a survivor benefit. However, your eligible surviving spouse or domestic partner will receive a survivor benefit only if you elected a retirement option that pays a survivor benefit.

PLAN PARTICIPATION

To participate in the Plan, you must be an **eligible teacher**. If you are eligible, your participation is mandatory and you are automatically enrolled in the Plan when you begin working in the DCPS system.

Eligible Teachers

You are an eligible teacher if you serve in a salary class position ET 1-15 in a probationary, temporary, or permanent appointment under the DCPS system. Certain District of Columbia Public Charter School employees are also eligible teachers. Substitute teachers and rehired retired teachers are not eligible to participate in the Plan.

Public Charter Schools

If you are a DCPS teacher and you leave the DCPS system to work in a D.C. Public Charter School, your Plan participation continues as follows:

- **Leave of Absence:** if you take an extended, approved leave of absence without pay from the DCPS system to work in a charter school, your Plan participation automatically continues.
- **Termination:** if you terminate from the DCPS system and begin to work in a charter school within 60 days of your date of termination, you may elect to remain in the Plan at the time you begin working in the charter school.

Your Mandatory Retirement Contributions

As a Plan participant, you share in the cost of funding your retirement benefit. To help pay for your retirement benefit and any benefits that may be paid to your survivor(s), you are required to make retirement contributions to the District of Columbia Teachers' Retirement Fund (the **Retirement Fund** or Fund) while you are an active Plan participant. Each pay period, your **mandatory contributions** are automatically deducted from your gross pay on a pre-tax basis. Your contributions 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: To request a detailed summary of your retirement contributions, you must contact the District's Office of Pay and Retirement Services (**OPRS**) for a copy of your **Individual Retirement Record** (IRR).

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

Your Non-DCPS Service Contributions

If you are vested with five years of eligible service, you may be able to receive credit under the Plan toward your retirement for certain types of non-DCPS service, such as, prior teaching service in another educational institution (**non-DCPS teaching service**), prior military service, or prior service under the federal government's Civil Service Retirement System (**CSRS**). However, you may be required to make **service contributions** to the Retirement Fund for this service to be credited. The applicable service contribution amounts are calculated by DCRB. You must complete your deposit of service contributions while you are an active Plan participant. For more information, see "Credited Service" on pages 20-21.

Leaves 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. For certain types of authorized leaves of absence without pay that may be longer than six months, you may be required to make mandatory contributions to the Retirement Fund.

D.C. Public Charter School Leave

As stated above, if you are granted a leave of absence without pay to accept a position in a D.C. Public Charter School, you remain in the Plan and receive credit for your charter school service. To receive credit, the public charter school must continue to deduct your mandatory retirement contributions from your charter school salary and forward them to the DC Office of Finance and Treasury (**OFT**), which will transmit the contributions to DCRB. The charter school, in place of the District, will contribute the amount of contributions the District government would have made on your behalf, as if you were still actively employed in the DCPS system.

Teachers' Union Leave

If you take approved 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 on behalf of eligible teachers, you may elect to receive credit for that time by notifying the DCPS Employee Services Division (**DCPS ESD**) within 60 days after your leave begins. You must arrange to continue to make contributions to the Plan throughout the period of leave equal to the mandatory retirement contributions you would have otherwise made, plus the contributions the District government would have made on your behalf, as if you were not on leave.

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

Educational Leave of Absence

If you take an authorized educational leave of absence with partial pay, you continue to participate in the Plan and receive credit for the time you are on leave by having your mandatory 7% or 8% contributions withheld from your partial pay. To receive credit for the time you are on an authorized educational leave

of absence without pay, however, you must make your mandatory contributions (see “Credited Service” on page 20).

Workers' Compensation Leave

The time during which you are on an authorized leave without pay due to workers' compensation may be counted toward your service under the Plan. You may be required to make mandatory contributions to the Retirement Fund to receive credit for this leave.

Military Leave 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, as long as:

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

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

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

Refund of Contributions

If you leave the DCPS system before you retire and you either request or are required to receive a lump-sum refund of your Plan contributions, your refund will include your mandatory retirement contributions and any service contributions you may have made. If you receive a refund, your Plan participation ends and you will not receive any future retirement benefit from the Plan.

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

If You Separate to Work For a D.C. Public Charter School

If you terminate employment with the DCPS system and you begin to work at a D.C. Public Charter School within 60 days of the date you left the DCPS system, you may elect to stay in the Plan and receive credit for your charter school service. To remain in the Plan, you must make your election when you begin working at the charter school and you must make the mandatory retirement contributions that you would have made at DCPS. Your charter school must make the contributions the District Government would have made on your behalf, as if you had remained a DCPS employee. If you do not elect to continue your Plan participation, you will be treated as separated from service for purposes of Plan participation (see below). Further information and an election form are available on DCRB's website.

If You Separate Before Retirement

If you separate from the DCPS system (for reasons other than retirement), your active participation in the Plan ends. If you separate with at least five years of eligible service, you are a terminated vested member and you may elect to receive a deferred retirement benefit beginning at age 62 or an immediate lump-sum refund of your contributions to the Plan. Your election should be made when you leave the DCPS system.

If, after electing a deferred retirement benefit, you wish to receive a refund before you reach age 62, you may do so. However, upon taking a refund, your Plan participation ends, you forfeit your service credit, and you will not be entitled to a deferred retirement benefit beginning at age 62.

If you are not vested when you terminate, you must receive a lump-sum refund of your Plan contributions.

When you separate, DCPS ESD will provide you with instructions on how to obtain a refund or deferred retirement benefit. You may contact DCPS ESD or the DCRB Member Services Center for more information.

If You Return to Work Before Retirement

If you terminated employment with DCPS for reasons other than retirement and you are later rehired by DCPS as an eligible teacher, you may receive credit for the DCPS system service you earned before your termination as follows:

- **If you did not receive a refund** when you left the DCPS system, you automatically retain your previous DCPS service when you return to work.
- **If you received a refund** after leaving the DCPS system, you may regain your previous DCPS service by redepositing your refunded amount immediately upon your rehire, plus any required interest, into the Retirement Fund. You must make your redeposit and payment method elections upon your rehire. You may redeposit the amount in a lump-sum payment or in monthly installments. Monthly installments are made through post-tax payroll deductions and cannot exceed 100 months. Your redeposit must be completed prior to your retirement date. For a calculation of the amount you need to redeposit and payment methods, contact the DCRB Member Services Center.

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

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

If You Return to Work After Retirement

If you are reemployed by the District of Columbia after you have retired, you will continue to receive your retirement benefit from the Plan, but your salary will be offset (reduced to not less than federal minimum wage law) by the amount of your retirement benefit. It is the responsibility of the District agency that

rehires you to offset your salary. You cannot elect to waive payment of your retirement benefit to avoid the salary offset. The salary offset does not apply, however, 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 where she receives a salary of \$50,000. Her salary will be reduced by the amount of her annuity so that her salary for her job after retirement will be \$20,000 (\$50,000-\$30,000).

The salary offset also applies if you return to work in the DCPS system after you have retired (unless you were reinstated). In addition, you cannot participate in the Plan again and contribute to the Retirement Fund. Your retirement benefit will continue to be paid and you will not receive any additional service credit toward your retirement benefit.

LIFE EVENTS

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

Status of Marriage or Domestic Partnership

If you marry or register a domestic partnership before you retire, you should contact DCPS ESD. You may wish to change your **beneficiary** designation for any available refund from the Plan of your retirement contributions in the event no survivor benefit is payable. You should also update your beneficiary designation for any life insurance proceeds that may be payable upon your death. Your marital or domestic partnership status may also affect which retirement benefit payment option you choose when you retire (see page 29).

If you marry or register a domestic partnership after you retire, you should contact DCRB to make changes to any applicable beneficiary designations, health insurance information, or tax withholding. For additional information, please see pages 49-51.

If you are single when you retire and later marry or register a domestic partnership, you may change your payment election to a Reduced **Annuity** with a Maximum Survivor Annuity or a Reduced Annuity with a Partial Survivor Annuity option, which will decrease your retirement benefit to provide an annuity to your eligible surviving spouse/domestic partner in the event you predecease your survivor. To make this change, you must file a signed election form with DCRB within one year of the date of your marriage or domestic partnership registration. Once you have made this election change, you cannot change your form of retirement benefit payment again. If your spouse or domestic partner dies before you, you must notify DCRB Member Services to have your future benefit payments increased to the amount payable had you elected an unreduced retirement annuity.

Similarly, if at retirement you elected a survivor benefit for your spouse or domestic partner and you later divorce or terminate your domestic partnership, your retirement annuity will be restored prospectively to the unreduced amount. A **qualified domestic relations order (QDRO)**, however, may preclude your having your annuity changed to an unreduced amount, if your **former spouse** is entitled to a post-retirement survivor annuity.

Qualified Domestic Relations Orders

If you divorce, the Plan may be required to pay benefits to your former spouse. The amount and type of benefit depends upon the terms of your divorce contained in your QDRO. Your QDRO, however, cannot

provide your former spouse with greater or different benefits than are allowed under the Plan. If DCRB receives a QDRO that it determines is acceptable to the Plan as a qualifying court order under the D.C. Spouse Equity Act of 1988, your former spouse may receive a portion of your retirement benefit and/or a survivor benefit. QDROs issued after your death are not acceptable. To be acceptable by DCRB, the QDRO must identify, among other things:

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

For example, if at retirement you elected a reduced retirement annuity with a maximum or partial surviving spouse annuity and you later divorce, a QDRO directing the Plan to continue the survivor annuity for your former spouse is acceptable. However, if you did not elect a survivor annuity when you retired, a QDRO cannot require the Plan to provide a post-retirement survivor annuity to your former spouse.

If your retirement benefit is reduced to provide your former spouse with a post-retirement survivor annuity pursuant to a QDRO, and your former spouse remarries before reaching age 55, your reduced retirement benefit will be restored prospectively to the unreduced amount (unless you choose to continue the reductions to provide a survivor annuity for your current spouse or you are required to provide a survivor annuity for another former spouse under a QDRO) and your former spouse will not receive a survivor annuity.

If your former spouse is receiving survivor annuity payments and remarries before age 55, his/her payments permanently cease. If your former spouse remarries before age 55 and was receiving a pre-retirement survivor annuity and you have remarried, your current surviving spouse may be eligible for the remaining pre-retirement survivor annuity.

The D.C. Spouse Equity Act does not apply to domestic partners. For more information on QDROs, please contact the DCRB Member Services Center.

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. See pages 23 and 24 for more information.

If You Plan to Apply for a Voluntary Retirement Benefit

If you meet the eligibility requirements to voluntarily retire, you should apply to DCPS ESD at least 60 days before your proposed retirement date. Detailed information is provided on page 23.

When You Die

Upon your death, your survivors will need to contact either DCPS ESD (if you were active) or the DCRB Member Services Center (if you were terminated vested or retired) to notify the Plan of your death and

request information for filing claims for any survivor benefits and/or lump-sum payments. Survivor benefits are described on pages 35-39 and information on applying for those benefits is on pages 44-45.

Death Before Retirement

If you die while employed as a DCPS teacher, and you had at least 18 months of service, your eligible surviving spouse or domestic partner, child(ren), or dependent parent(s) may be entitled to a survivor annuity.

If you have no such survivors eligible for a survivor annuity, a lump-sum payout of your mandatory retirement contributions and service contributions to the Plan will be paid out under the Plan's order of precedence (see page 18).

Death After Retirement

If you die after you retire, your eligible surviving child(ren) will receive a survivor annuity. Your surviving spouse or surviving domestic partner or your designated annuitant may also be eligible for a survivor annuity if you elected a reduced annuity with a survivor benefit option when you retired (see page 29). In addition to the survivor annuity, a lump-sum payment may also be available from the Plan as described below.

Lump-Sum Death Payments

Death Before Retirement

If you die before retirement, your designated beneficiary will receive a refund of your retirement and service contributions, if you die:

- before completing 18 months of service with the DCPS system;
- without a spouse or domestic partner, child or dependent parent(s) who is eligible for a survivor annuity;
- with at least one eligible survivor, but your survivor loses his or her right to a survivor annuity (e.g., your child no longer meets the Plan's definition of an eligible child) before he or she qualifies for a survivor annuity; or
- after leaving the DCPS system but before you are eligible (at age 62) to receive your deferred retirement benefit.

If you do not have a designated beneficiary, the refund will be paid in accordance with the order of precedence described on page 18.

Death After Retirement

If your death occurs after retirement, and the amount of retirement benefits paid to you before your death does not exceed the total amount of your retirement and service contributions and you have no survivors eligible for a survivor annuity, your remaining unexpended contributions will be paid in a lump sum in accordance with the order of precedence.

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

Order of Precedence for Lump-Sum Payments

The Plan's order of precedence for the payment of any outstanding unpaid retirement benefit or Plan contributions that were due to you at the time of your death, is as follows:

1. The beneficiary you designated in a written, 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 parent(s);
5. The appointed executor or administrator of your estate;
6. Your next of kin entitled to payment as determined by DCRB under the laws of the state in which you resided at the time of your death.

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

YOUR SERVICE AND YOUR PAY

Your 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, your rate of pay for those seven months would have the greater 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 Lydia's pay since she started teaching in the DCPS system in 2005. If she retired at the end of 2016, her average salary would generally be based on the years 2014-2016, because during those years she earned her highest salary. For simplicity purposes, let's assume Lydia earned one rate of pay during each calendar year, as follows:

Year	Salary
2005	\$45,500
2006	\$47,000
2007	\$48,500
2008	\$50,500
2009	\$52,000
2010	\$54,000
2011	\$56,000
2012	\$58,200
2013	\$61,000
2014	\$63,500*
2015	\$66,500*
2016	\$68,000*

*Her Average Salary is: $\$66,000 (\$63,500 + \$66,500 + \$68,000)/3$ = the highest earnings during 36 consecutive months.

Your Years of Service

Service used to calculate your retirement benefit includes the service used to determine your eligibility for a retirement benefit.

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; and
- as an employee of a D.C. Public Charter School (see page 9).

Teaching service also includes up to six months of authorized leave without pay in any fiscal year, military leave due to war or national emergency, approved leave without pay to work for a teachers' union, and approved educational leaves of absence. You must have five years of eligible service to receive credit for any authorized leave of absence and you may be required to make contributions to the Fund.

Unused Sick Leave

Your unused sick leave at retirement can be used to increase the total years and months of service included in your benefit calculation. 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. Unused sick leave is not used in calculating a deferred retirement benefit.

Credited Service

You may be eligible to receive credit for certain non-DCPS work periods, such as prior teaching service in other school systems, prior civilian government service and military service. You must have five years of eligible service for your non-DCPS work periods to be credited and you may be required to make service contributions.

Note: You can only receive credit once for any non-DCPS work periods covering the same period of time (e.g., prior military service you performed while you were on military or civilian leave cannot be credited twice as military service and civilian government service).

Prior Work

Prior Teaching, CSRS and DCPS Service

You may receive teaching credit for the following prior work periods:

- Up to 10 years of service in a public day school system or an equivalent school system outside of the DCPS System (this is referred to as non-DCPS teaching service).
- Certain other service in the D.C. or federal governments that is creditable under CSRS.
- Your continuous temporary service with the DCPS system immediately preceding a probationary appointment.

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

- have at least five years of service as a DCPS teacher (eligible service);
- make service 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 the selected time, using as the basis for the contributions the average annual salary of the salary class to which you are appointed, plus interest.

For example:

Mark worked for 10 years (from 2002 to 2012) in the Montgomery County Maryland Public School System. Then, in 2013, he began working in the DCPS system. If he wants credit for the years he worked in Montgomery County 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 2002 to 2012, working in the salary 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.

This **purchase of service credit** must be completed prior to retirement. Also, since such service purchases include interest for the period in which 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 installment payments that cannot exceed 100 months (8½ years). Contact DCPS ESD for further information and to request a longevity form.

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

If you left DCPS before retiring and you return to DCPS as an eligible teacher, your prior DCPS teaching service will be credited, if you either left your contributions in the Plan or you make the required redeposit of your refund (see page 12).

Prior Service in the U.S. Armed Forces

You may 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. Service in the Armed Forces which can be credited includes active duty in the Army, Navy, Air Force, Marines or 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 service deposit to the Retirement Fund to receive credit for prior service in the Armed Forces. However, 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.

Leaves of Absence

Military Leave

While serving as an active teacher, you have the right to take military leave. Provided certain conditions are met, you have the right to return to your teaching position and receive retirement credit without making contributions (your military leave will be credited as DCPS teaching service). If you take military leave, you must contact DCPS ESD for more specific information.

Teachers' Union Leave

If you take leave to serve as a full-time officer or employee of a teachers' union for the purpose of bargaining with the District, you may receive credit for that time by continuing to make contributions to the Plan (see page 10).

Educational Leave of Absence

You receive credit for an authorized leave of absence with partial pay as long you continue to have the required 7% or 8% contribution withheld from your partial pay. Any period of authorized leave of absence without pay, and for education purposes, can be included as creditable service as long as you make the contributions you would otherwise have been required to make had you remained on active duty with DCPS, plus interest equal to the average rate of return on investments of the Retirement Fund. These contributions can be made in installments during your leave, in one lump sum at the end of your leave, or in installments before your retirement.

Workers' Compensation Leave

You can receive credit for the time you are on authorized workers' compensation leave (see page 11).

TYPES OF RETIREMENT BENEFITS

Voluntary Retirement Benefit

You are eligible for a voluntary retirement benefit if you have worked for at least five years as a DCPS teacher, and you are:

- age 62; or
- age 60, and you have 20 years of service; or
- age 55, and you have 30 years of service; or
- any age, and you have 30 years of service and you were hired on or after November 1, 1996.

Involuntary Retirement Benefit

If you are vested and you are involuntarily separated from service (unless the separation is for cause on charges of misconduct or delinquency), you are eligible for an involuntary retirement benefit, if you have:

- 25 years of service; or
- 20 years of service and you are at least age 50.

Please note that if you are under age 55 when you involuntarily retire, your benefit will be reduced by 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 under 55 on the date you retire, your benefit will be reduced by 2.5% (1/6 of 1% x 15 months) until you reach age 55. See page 26 for more information.

Deferred Retirement Benefit

If you are vested with at least five years of eligible service when you separate from the DCPS system, and you are not yet eligible to voluntarily retire, you may elect to receive either a deferred retirement benefit or 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 benefit when you reach age 62 (payments must begin no later than April 1st following the calendar year in which you reach age 70½). If you elect to receive a lump-sum refund of your contributions, you will not be entitled to any other benefit from the Plan. See “If You Separate Before Retirement” on page 12 for more information.

Disability Retirement Benefit

If you become disabled while working in the DCPS system, you may be eligible to receive a disability retirement benefit. To be eligible, you must:

- be vested with 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.

You are not eligible for a disability retirement benefit if your disability is the result of willful misconduct.

If you become disabled with less than five years of eligible service and you leave DCPS, you must receive a refund of your Plan contributions.

Note: You cannot receive a disability retirement benefit if you are receiving workers' compensation.

For information on how to apply for a disability retirement benefit, see pages 42-43.

Recovery From Your Disability

If you recover from your disability before you meet the age and service requirements for voluntary retirement, DCPS ESD 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 retirement benefit payments will end. If you refuse the position, you will not continue to receive your disability retirement benefit.

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 position you had before you retired from the DCPS system, your disability retirement benefit payments will stop. The benefit may resume if you continue to be disabled and your earnings become less than 80% of the current rate of pay of the position you held before you retired.

CALCULATING YOUR RETIREMENT BENEFIT

Voluntary Retirement Benefit

To calculate your voluntary retirement benefit, you need to know your average salary and your years and months of service. Additional service credit is given for unused sick leave.

If you were hired before November 1, 1996, your benefit is calculated as follows:

1. Your average salary: _____

2. Your years and months 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). **Note:** If you have fewer than five years of eligible service, you are not vested in a retirement benefit. However, if you would like to estimate your benefit based on your current service, replace five with the number of years and months you have to date. (If you have more than five years of service, you also need to complete Step 2.)

average salary x 1.5% x years and months of service (through 5th year) = \$ _____

Step 2. Multiply your average salary by 1.75% (0.0175) and then multiply by the number of years and months of service you have from six through ten years. (If you have more than ten years of service, you also need to complete Step 3.)

average salary x 1.75% x years and months of service (6th through 10th year) = \$ _____

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

Average salary x 2% x years and months of service over 10 years = \$ _____

Step 4. Add the totals from all three steps.

Annual Unreduced Retirement Benefit = \$ _____

For example:

Maria decides to retire at age 60. She has 25 years of service, so she meets the eligibility requirements for a voluntary retirement benefit. Her average salary is \$65,000. Her annual unreduced retirement benefit is calculated as follows:

1. $\$65,000 \times 1.5\% \times 5 \text{ years of service} = \$4,950$ (for her first five years of service)
2. $\$65,000 \times 1.75\% \times 5 \text{ years of service} = \$5,775$ (for her next five years of service)
3. $\$65,000 \times 2\% \times 15 \text{ years of service} = \$19,800$ (for her final fifteen years of service)
4. $\$4,950 + \$5,775 + \$19,800 = \$30,525$ per year

Maria's annual, unreduced voluntary retirement benefit is \$30,525. Because monthly benefit amounts are rounded to the nearest dollar, Maria will receive \$2,544 each month. ($\$30,525 \div 12$).

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

Multiply your years and months of service by 2% (0.02) of your average salary.

Average salary x 2% x years and months of service = \$ _____

In Maria's case, the computation would be: $\$65,000 \times 0.02 \times 25 = \$32,500$ ($\$32,500 \div 12 = \$2,708$ per month).

Involuntary Retirement Benefit

An involuntary retirement benefit is calculated in the same way as a voluntary retirement benefit. However, if you are under age 55 when you retire, your benefit will be reduced by 1/6th of 1% (0.00166) for each full month you are under age 55 at the time you leave the DCPS system. Additional service credit is given for unused sick leave.

For example:

Damon was hired before November 1, 1996 and 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 0.00166 per month for 60 months (the number of months that Damon is under 55). $60 \times 0.00166 = 10\%$. $\$21,125 \times 0.10 = \$2,112.50$. Damon's annual benefit is reduced by \$2,112.50 to \$19,013 per year ($\$21,125 - \$2,112.50$) and rounded to the nearest dollar, for a \$1,584 monthly benefit.*

Deferred Retirement Benefit

A deferred retirement benefit is calculated in the same way as a voluntary retirement benefit. Your benefit is based on your average salary and your years and months of service at the time you left the DCPS system. However, there is no additional service credit given for unused sick leave.

Disability Retirement Benefit

Your disability retirement benefit is based on your average salary and your years and months 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, including additional service credit for unused sick leave, and the Plan provides a minimum disability benefit, as described below.

Minimum Disability Benefit Allowable

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

Sylvia was hired before November 1, 1996 and she retires due to a disability at age 50. Her average salary is \$55,000 and she has 15 years of service. Sylvia's benefit is calculated in the same way as a voluntary retirement benefit, as follows:

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

Although Sylvia's calculated benefit is \$14,438, we must find out if this amount is lower than the Plan's minimum allowable benefit. To determine that, we compare Sylvia's calculated benefit to the lesser of Option A or B.

OPTION A

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

OPTION B

Since Sylvia 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, Sylvia would receive the minimum disability retirement benefit of \$22,000 per year, or \$1,833 per month.

Cost-of-Living Adjustments

Increases in the cost-of-living 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 – Urban Wage Earners and Clerical Workers (CPI-W) 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 exceed 3% per year. COLAs are effective on March 1 and are included in benefit payments on and after April 1.

How and When Retirement Benefits Are Paid

Provided that DCRB's Benefits Department has all of the required information and documents to calculate your retirement benefit, you will receive your first payment between 30 and 90 days of your benefit commencement date (which is the day after your retirement). Your first payment will be retroactive to your effective retirement date. Your retirement benefit will be paid to you on the first business day of each month for the prior month. Earnings statements are mailed to annuitants each month.

You are required to receive your benefit payment electronically via a direct deposit to a bank, credit union, or similar account. If you change financial institutions, you must notify DCRB Member Services as soon as possible and provide them with a new direct deposit application. You may use your financial institution's direct deposit form or DCRB's form, which is available from the DCRB Member Services Center or on DCRB's website at www.dcrb.dc.gov. The completed form must be mailed to the DCRB Benefits Department for processing. Contact DCRB's Member Services Center for more information (see page 53).

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

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

Note: A disability retirement benefit from the Teachers' Retirement Plan may be subject to taxation. The benefit payment is not treated as workers' compensation or a service-related disability payment for tax purposes.

Your benefit payment cannot be paid to a third party, except for the collection of benefit overpayments from the Plan, federal tax levies, court-ordered child or spousal support, or a division of marital property pursuant to a QDRO. In the event you become mentally or legally incapacitated, payments may be made on your behalf to your fiduciary.

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

RETIREMENT BENEFIT PAYMENT OPTIONS

When you apply for a retirement benefit, you must choose whether to provide a survivor annuity for your eligible surviving spouse/domestic partner or a named beneficiary upon your death. Your options depend upon whether you are single, married 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, domestic partnership, or single,	Full benefit is paid to you. Payments stop at your death.	no survivor annuity
Reduced Annuity With a Maximum Survivor Annuity**	married or domestic partnership	Reduced benefit is 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
Reduced Annuity With a Partial Survivor Annuity**	married or domestic partnership	Reduced benefit is 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
Reduced Annuity With a Life Insurance Benefit	married, single or domestic partnership	Reduced benefit is 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	Reduced benefit is 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

*A survivor benefit for a domestic partner applies only to the portion of the benefit based on service accrued after June 30, 1997.

**Depending on the type of retiree health coverage you have when you die, these options allow your survivor to continue health coverage after your death (see page 49 regarding continuing health insurance benefits after retirement).

Unreduced Annuity Option

You may choose to receive your retirement benefit as an unreduced annuity, which means that your full retirement benefit will be paid to you in monthly installments until you die.

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. However, your children will be entitled to survivor benefits as long as they remain eligible.

Note: If your spouse or domestic partner will not receive a survivor annuity and he/she was covered under your health insurance, depending on the coverage you had at your death, he/she may not be able to continue health care coverage after your death.

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, and if you predecease 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:

*Michael'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 and 10% of \$16,400 = \$1,640)
\$90 + \$1,640 = \$1,730
\$20,000 - \$1,730 = \$18,270
Therefore, Michael's reduced annual benefit would equal \$18,270. His spouse's benefit would be 55% of the unreduced annuity or \$11,000 (\$20,000 x 0.55) 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 or terminate your registered domestic partnership, you must inform the DCRB Member Services Center and your benefit amount will be increased 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, and if you predecease your spouse or domestic partner, he/she will receive a designated benefit amount that is less than the maximum survivor annuity.

Under this option, you decide the amount of the survivor benefit in any dollar amount or percentage that is less than 55% of your unreduced annuity. The reduced annuity is calculated as follows:

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 it 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 the reduction in your annuity.

Electing a Percentage or a Dollar Amount

You may designate 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 your unreduced annuity).

For example:

Jane'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

Jane decides to elect 50% of her unreduced benefit as a partial survivor annuity for her husband. That means that Jane's husband will receive a survivor annuity of \$10,000 ($\$20,000 \times 0.50$) per year if Jane dies before he does. To provide this benefit, Jane'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 ($\$90 + \$1,458.18$)

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

Fixed Dollar Amount Example

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

$\$5,000$ (the annual survivor benefit) $\div 55\% = \$9,090.91$

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

The remaining amount over \$3,600 is \$5,490.91 ($\$9,090.91 - \$3,600$)

10% of \$5,490.91 = \$549.09

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

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

Once you elect a reduced annuity, you cannot change your election as long as you are married or in a registered domestic partnership. If your spouse or domestic partner predeceases you, or you divorce or

terminate your registered domestic partnership, you must inform the DCRB Member Services Center, and your benefit amount will be increased to the unreduced benefit for future payments.

If You Remarry or Register a Domestic Partnership After Retirement

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, you must inform the DCRB Member Services Center, and your annuity will be increased 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 QDRO, he or she may have rights to a survivor annuity that may impact a subsequent spouse's entitlement to a survivor annuity. See pages 15-16 for more information.

Reduced Annuity with Life Insurance Benefit

You may choose to reduce your annuity to elect a life insurance benefit payable by the Plan to a designated beneficiary. The amount of the reduction will depend upon actuarial assumptions and your age at retirement. 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 at the time you retire. If your beneficiary predeceases you, upon your death, the life insurance benefit will be paid according to the Plan's order of precedence shown on page 18.

For example:

Bernard's unreduced retirement benefit is \$1,000 per month, and he has Plan contributions of \$25,000.

He wants to provide a \$10,000 life insurance benefit to his wife. To provide this benefit, Bernard's annuity is reduced by \$75 per month, the amount that will pay for the life insurance benefit. In this case, Bernard'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 before you reach age 70, you have the opportunity to increase your retirement benefit by converting the value of the life insurance amount to an additional annuity of comparable value.

Note: Depending on the type of retiree health coverage you have when you die, if you elect this benefit payment option, neither your spouse/domestic partner, nor the life insurance beneficiary, will be eligible to continue health 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 that provides a survivor annuity to a person with an “insurable interest.” This option provides a benefit to someone who you expect will be financially dependent on you during your retirement. When you die, this person will receive a survivor annuity. You must designate this person in writing and the designation cannot be changed.

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 your designated survivor predeceases you, you must inform DCRB’s Member Services Center and provide that person’s death certificate. Your annuity will then be increased to the amount of the unreduced annuity option benefit for all future payments.

Calculating Your Benefit Reduction

The amount of your retirement benefit reduction is based on your age and the age of your designated survivor at the time of your retirement, as shown in the chart below.

If the person with an insurable interest is. . .	Your annuity is reduced to. . .
<ul style="list-style-type: none"> • the same age as you are; • older than you are; or • less than five years younger than you are 	90% of the unreduced annuity option
<ul style="list-style-type: none"> • at least five but less than 10 years younger than you are 	85% of the unreduced annuity option
<ul style="list-style-type: none"> • at least 10 but less than 15 years younger than you are 	80% of the unreduced annuity option
<ul style="list-style-type: none"> • at least 15 but less than 20 years younger than you are 	75% of the unreduced annuity option
<ul style="list-style-type: none"> • at least 20 but less than 25 years younger than you are 	70% of the unreduced annuity option
<ul style="list-style-type: none"> • 25 years or more younger than you are 	60% of the unreduced annuity option

Amount of the Benefit

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

For example:

Sara'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 seven years younger than Sara, so Sara's annuity is reduced to 85% of her unreduced benefit or \$21,250 ($\$25,000 \times 0.85$). When Sara dies, Amy will receive 55% of the reduced amount or \$11,688 ($\$21,250 \times 0.55$) 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 marry or register a domestic partnership after your retirement, you may change your election to either:

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

To elect one of these options, you must file a signed written 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.

SURVIVOR BENEFITS

The Plan may pay a survivor benefit, in the form of an annuity, to your eligible survivor(s) in the event of your death either before or after retirement.

Pre-Retirement Survivor Benefits

If you worked as a DCPS teacher for at least 18 months and you die while in active DCPS service, your surviving spouse or surviving domestic partner, surviving child(ren) or dependent parent(s) may be eligible to receive monthly survivor benefit payments. Eligibility requirements are stated below. Payments are effective as of the day after your death and continue for as long as your survivor lives or remains eligible to receive benefit payments. Failure to notify DCRB of a survivor's loss of eligibility will result in overpayments that must be repaid to the Plan.

Benefits are calculated in different ways, depending upon the number of eligible survivors and their relationship to you. If you die without a survivor who is eligible for an annuity, your designated beneficiary(ies) or other survivor(s) under the Plan's order of precedence will be eligible for a lump-sum refund of your contributions to the Plan (See page 18.)

Survivor Benefits for Your Spouse or Domestic Partner

Your spouse or domestic partner may be eligible to receive a survivor annuity if he or she was married to you or in a registered domestic partnership with you for at least two years at the time of your death or he or she is the parent of your child(ren) from such marriage or registered domestic partnership. In general, your spouse or domestic partner's survivor annuity is 55% of the amount of the unreduced benefit that you would have received when you were eligible to retire, based on your years and months of service and your average salary at the time of your death.

For example:

Norman, who was hired before November 1, 1996, 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, as follows:

- 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 13 years of service) = \$15,600*
- 4. $\$4,500 + \$5,250 + \$15,600 = \$25,350$.*

Norman's annual unreduced retirement benefit would have been \$25,350. His eligible spouse will receive 55% of that benefit, which is \$13,943 ($\$25,350 \times .55$) per year.

Minimum Allowable Survivor Benefit

Your survivor's benefit under the Plan cannot 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:

Erin, who was hired before November 1, 1996, had an average salary at the time of her death at age 59 of \$40,000. Based on her 20 years of service and her average salary, her retirement benefit would be calculated in the same way as a voluntary retirement benefit, as follows:

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. $\$3,000 + \$3,500 + \$8,000 = \$14,500$

Erin's calculated benefit would be \$14,500. Her eligible spouse will 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 survivor benefit.

OPTION A

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

OPTION B

Erin would have turned 60 in one year, so one year of service is added to her retirement benefit 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, Erin's husband would receive an annual survivor benefit of \$8,415, or \$701 per month.

A survivor annuity will be paid to your spouse or domestic partner for his or her lifetime unless he or she remarries or enters into a new registered domestic partnership before reaching age 55.

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

A terminated survivor annuity due to remarriage or domestic partnership registration may be reinstated if the remarriage ends due to annulment, divorce or death or the domestic partnership registration ends due

to termination or death. Survivor annuity payments will resume from the date the marriage or domestic partnership ended if:

- your spouse or domestic partner chooses to receive the reinstated survivor benefit from this Plan instead of a survivor benefit from any other retirement program for federal or District employees (any benefit overpayments due to ineligibility may be recouped by offsetting any future reinstated survivor annuity payments).

Survivor Benefits for Your Children

If eligible, your surviving child(ren) may receive a monthly survivor benefit payment from the Plan. The amount of the benefit depends on if you have a surviving spouse or domestic partner at your death.

Your child is eligible for a survivor benefit if he or she is unmarried and not in a registered domestic partnership and: (i) is under age 18; (ii) is between 18 and 22 and a **full-time student**; or (iii) is any age, if incapable of self-support due to a physical or mental disability incurred prior to age 18.

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

A child's survivor benefit will stop when the child:

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

A regular surviving child benefit that is paid to a child who is unmarried and not in a registered domestic partnership, and who is incapable of self-support because of a mental or physical disability incurred prior to age 18, will stop if he/she marries/enters into a domestic partnership, recovers from the disability, or dies. That benefit may start again if his/her eligibility is re-established.

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

If you have a surviving spouse or domestic partner and eligible surviving children, each child will receive a child survivor annuity that is the lesser of:

- 60% of your average salary, divided by the number of eligible surviving children; or
- \$6,931 (if you were hired before January 1, 1980), \$6,693 (if you were hired between January 1, 1980 and October 31, 1996), or \$ 6,518 (if you were hired on or after November 1, 1996) per child; or
- \$20,958 (if you were hired before January 1, 1980), \$20,240 (if you were hired between January 1, 1980 and October 31, 1996), or \$19,710 (if you were hired on or after November 1, 1996) divided by the number of eligible surviving children.

Note: The above dollar amounts are as of March 1, 2017, and are increased annually by future COLAs.

Your eligible surviving children will receive their annuity payments monthly until the earlier of the date they no longer meet the Plan's definition of an eligible surviving child or their death. The survivor annuity is then recomputed and paid as though the remaining eligible surviving child(ren) were the only such eligible survivors when you died.

For example:

Arthur, who was hired in 1998 and was married at the time of his death, had four children who were eligible for a survivor benefit when he died on May 2, 2017. The total child survivor benefit of \$19,710 was distributed equally among his children, so each child received \$4,927.50 per year. When Arthur's oldest child reaches age 18, if she is not a full-time student, she will no longer be an eligible surviving child. At that point, each of the three remaining eligible surviving children would each receive the lesser of \$6,518 or \$19,710 divided by 3 (\$6,570), per year. Therefore, the three remaining children would each receive \$6,518 per year.

If You Have Surviving Children But No Surviving Spouse or Domestic Partner

If you die without a surviving spouse or domestic partner, but you do have eligible surviving children, they will receive an annual benefit that is the lesser of:

- 75% of your average salary, divided by the number of eligible surviving children; or
- \$8,470 (if you were hired before January 1, 1980), \$8,157 (if you were hired between January 1, 1980 and October 31, 1996), or \$7,097 (if you were hired on or after November 1, 1996) per child; or
- \$25,612 (if you were hired before January 1, 1980), \$24,667 (if you were hired between January 1, 1980 and October 31, 1996), or \$23,910 (if you were hired on or after November 1, 1996) divided by the number of eligible surviving children.

Note: The above dollar figures are as of March 1, 2017, and are increased by future COLAs.

Survivor Benefits for Dependent Parents

Your dependent parent(s) may receive a survivor annuity if you do not have a surviving spouse, domestic partner or child(ren) at the time of your death who are eligible to receive a survivor annuity. To be eligible for a survivor annuity, your parent(s) must have received at least 50% of their total income from you immediately before your death.

The survivor annuity for a dependent parent is calculated in the same way as a benefit for an eligible surviving spouse or domestic partner. The annuity will be paid jointly to your parents for the remainder of their lives, with the remaining annuity paid to the surviving dependent parent.

Post-Retirement Survivor Benefits

Electing a Survivor Benefit for Your Spouse or Domestic Partner

When you retire, you may elect a reduced retirement benefit so that if you predecease your spouse or domestic partner, he or she will receive a survivor benefit. While pre-retirement survivor benefits do not

need to be elected, you must elect to provide a post-retirement survivor benefit to be payable to your eligible surviving spouse or domestic partner.

For a description of the survivor benefit options available for your spouse or domestic partner, see page 29.

Benefits for Your Eligible Children

Your eligible surviving children will receive a survivor benefit from the Plan upon your death, whether or not you elected a survivor benefit for your spouse or domestic partner.

The benefit for your eligible surviving children is the same as the pre-retirement survivor benefit. The amount your children will receive depends on whether or not you are survived by a spouse or domestic partner, and how many children are eligible for the survivor benefit.

APPLYING FOR AND RECEIVING YOUR BENEFIT

DCPS ESD determines eligibility for voluntary, involuntary and disability retirements, and pre-retirement survivor benefits. The DCRB Benefits Department determines eligibility for deferred retirement, post-retirement survivor benefits, lump-sum death payments, and survivor benefits for former spouses under a QDRO. DCRB also calculates all benefits and lump-sum payments from the Plan. Depending on the payment, disbursement is from the Treasury Department or DCRB's custodial bank.

Note: If you receive payments from the Plan for which you were not eligible, you are responsible for returning those overpayments to the Plan

Applying for a Voluntary Retirement Benefit

If you meet the eligibility criteria and want to retire, you must apply to DCPS ESD for voluntary retirement. Detailed information is available on DCPS's website at dcps.dc.gov.

Before you apply for retirement, it is a good idea to contact DCPS ESD at least three to six months before your proposed retirement date to review your service history to make sure you will be eligible for retirement, and to obtain an estimate of your retirement benefit (or you may use DCRB's benefits calculator on dcrb.dc.gov). You may also want to obtain a copy of your IRR from OPRS. In addition, you should review your beneficiary designations and make any needed changes. You may download a beneficiary designation form for the Teachers' Retirement Plan, and applicable beneficiary designation forms for life insurance, from DCRB's website at www.dcrb.dc.gov.

At least 60 days before your proposed retirement date, you should submit your request to retire and your retirement application electronically to DCPS ESD via Quickbase (octo.quickbase.com) by selecting *DCPS Resignations and Retirement Database*. It is important to submit your application with as much lead time as possible before your proposed retirement date to allow time for DCPS to review and process your application.

After DCPS ESD has processed your retirement application, they will forward your approved application, and all supporting documentation, including the effective date of your retirement, to the DCRB Benefits Department and other necessary agencies (e.g., OPRS).

Timetable to Apply for a Voluntary Retirement Benefit

What You Do	When You Need to Take Action
Contact DCPS ESD and 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 an electronic request to DCPS ESD via the DCPS Resignations and Retirements Database in Quickbase stating your intention to retire.	At least 60 days before you plan to retire.
Submit an electronic retirement application via the DCPS Resignations and Retirements Database in Quickbase.	At least 45-60 days before you plan to retire.

The DCRB Benefits Department will send you written notification of receipt of your retirement package. Staff will calculate your retirement benefit, initiate payment, and send you a letter informing you of the amount of your benefit, the data used to calculate it, and your right to verify the calculation. See “How and When Retirement Benefits Are Paid” on page 28.

Applying for an Involuntary Retirement Benefit

If you are involuntarily separated from the DCPS system and you are determined to be eligible for involuntary retirement, DCPS will forward your approved application, along with other pertinent information, to the DCRB Benefits Department. DCRB will calculate your retirement benefit, initiate payment, and send you a letter informing you of your benefit amount, the data used to calculate it, and your right to verify the calculation.

Applying for a Disability Retirement Benefit

If you become disabled and cannot perform your duties as a DCPS teacher due to your disability, you can apply for disability retirement by submitting an application to DCPS ESD before you separate from DCPS or within six months after leaving the DCPS system.

For your disability retirement application to be accepted, you must be found by DCPS to be incapable of performing your job duties by reason of a physical or mental disability. Your application must include a statement from your doctor verifying your disability. DCPS ESD will send your information to a physician selected by DCPS. DCPS's physician will either request that you submit to an additional examination or approve your application based on your doctor's statement.

If your disability is not permanent, you may be re-examined by DCPS's physician each year until you reach the age and service at which you would have qualified for a voluntary retirement benefit. Also, DCPS ESD 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 disability retirement benefit will be suspended until your disability is confirmed or until you become eligible for a deferred retirement benefit.

DCPS ESD will send your 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 payment, and send you a letter informing you of the amount of your benefit, the data used to calculate it, and your right to verify the calculation.

If DCPS determines that you are not disabled for purposes of disability retirement, it will inform you of the procedures for review of its determination.

Disability Retirement 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 benefit payments until:

- you recover from your temporary disability, if recovery occurs before you reach the eligibility requirements for a voluntary retirement benefit;
- you decline an appointment to a similar or equal position upon your recovery;
- you work in another job and earn 80% or more of the current salary for the position you held before you retired; or
- you die.

If you recover from your disability before you would have been eligible for voluntary retirement, you may be reappointed to a position equal or similar to the position with DCPS that you occupied before retirement. If you refuse the appointment, your disability retirement benefit will be terminated.

You cannot receive a disability retirement benefit if you are receiving workers' compensation. If you are eligible for workers' compensation and a disability retirement benefit, you must elect to receive one or the other. You may retire under disability retirement upon your return to DCPS from an approved workers' compensation leave (see pages 23-24).

Applying for a Deferred Retirement Benefit

If you separate from DCPS (for reasons other than a voluntary, involuntary, or disability retirement) and you are or will be eligible to receive a deferred retirement benefit, you should notify DCPS ESD at the time you separate. You will be given a form to elect a deferred retirement benefit or lump-sum refund of your retirement contributions. If you elect a deferred retirement benefit, but you are not yet age 62, your election to apply for a deferred retirement benefit at a later date will be retained in your personnel file. If you are 62 or older when you leave, you may immediately apply for a voluntary retirement benefit.

You will need to apply to the DCRB Benefits Department for your deferred retirement benefit by submitting a Deferred Retirement Application. You may download the application from DCRB's website

at dcrb.dc.gov or request the application from the DCRB Member Services Center. You should apply at least 90 days prior to reaching age 62, if you are not immediately eligible for a deferred retirement benefit when you leave DCPS.

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

Your deferred retirement benefit begins at age 62 and will be paid beginning the first business day of the following month. You must begin receiving your benefit no later than April 1 following the year you reach age 70½.

For information on the eligibility criteria for a deferred retirement benefit, see page 23. If your deferred retirement application is denied by DCRB, the procedures for requesting reconsideration are described on pages 45-47.

Note: If your personal information changes after you separate from DCPS, you must contact DCPS ESD or the DCRB Member Services Center to keep your records current.

Applying for a Survivor Benefit

Upon your death, your survivor(s) must notify DCPS ESD (if you die before you retire) or the DCRB Member Services Center (if you die after you retire) to apply for a survivor benefit or any lump-sum payment. The appropriate office will provide your survivor(s) with claim forms and instructions. Your survivor(s) must provide required documentation, which includes 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 your child(ren) are eligible to receive a survivor benefit.

If you have a QDRO that was approved by DCRB prior to your death that awards your former spouse a survivor benefit, he/she must file for the survivor benefit with DCRB.

If You Die Before You Retire

If you die during active DCPS service, your survivor(s) must submit a completed death benefits claim form (available from DCPS ESD or the DCRB Member Services Center), a certified copy of your death certificate, and proof of eligibility (e.g., a certified copy of their birth certificate, marriage certificate or domestic partnership registration) to DCPS ESD. DCPS ESD will forward your application and supporting documents to the DCRB Benefits Department for review and processing.

If you die while you are separated from service, but before you begin receiving your deferred retirement, your survivor(s) must contact the DCRB Member Services Center to apply for any available benefits.

If You Die After You Retire

If you die after you retire, your survivor(s) 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. They will review the claim, process the application and start payments, if your survivor(s) are eligible.

Any retirement benefit payments paid to you after your death must be returned to the DCRB Benefits Department by your survivors and/or estate.

If the survivor benefit claim is approved, the DCRB Benefits Department will calculate the benefit(s), initiate payment, and send your survivor(s) a letter informing them of the benefit amount, the data used to calculate the benefit, and their right to verify the calculation. If the claim is denied, your survivor(s) will be informed of their review rights (see below).

If You Are Denied a Benefit

If you are denied a retirement benefit or your survivor is denied a survivor benefit, you or your survivor will receive a written notice stating a reason(s) for the denial and your right to request reconsideration of the denial. You must exhaust your administrative review rights before seeking judicial review. You also have the right to inspect and/or receive a copy of your records.

Denial of a Disability Retirement Benefit

If DCPS denies your disability retirement application, you must file a written petition with DCPS ESD requesting reconsideration 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 DCPS ESD. If your petition is based on new information, you must also submit a statement affirming that you did not know and could not have known or discovered the new information before filing your original application. DCPS ESD will generally grant or deny a reconsideration petition in writing within 90 days after a petition is filed.

Denial of Retirement or Survivor Benefits

If you are denied a retirement benefit or your survivor is denied a survivor benefit by DCRB, you or your survivor(s) have the right to request reconsideration of the decision by submitting 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, address, date of birth, and 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 in writing and:

- provide you with specific reasons for the decision; and
- inform you of your rights, and the procedures and timeframe to appeal the decision to the DCRB Executive Director and/or the Treasury Department .

If you are not satisfied with DCRB's reconsideration decision, you have the right to request an appeal. The appeal procedure to follow generally depends on when the benefit was accrued. If the benefit was based on service accrued 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 accrued after June 30, 1997, you must follow DCRB's benefit appeal process. If the benefit was based on service accrued during both time periods, you must follow the Treasury Department procedures.

Denial of Benefits Accrued 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 written reconsideration decision. Your appeal must be in writing and must include:

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

The Treasury Department will notify you in writing of its appeal decision and:

- provide you with specific reasons for the decision, fully setting forth the Treasury Department's findings and conclusions on the appeal; and
- inform 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 written appeal decision.

Denial of Benefits Accrued 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 written reconsideration decision. Your appeal must be in writing and include:

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

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

- provide you with specific reasons for the decision;
- provide references to the laws, regulations, or procedures on which the decision is based; and
- notify you of your right and timeframe 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 appeal decision. The action must be filed within three years after the date of DCRB's appeal decision.

Denial of Benefits Accrued Before, On 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 based on service accrued on or before June 30, 1997, and DCRB will consider your claim based on service accrued after June 30, 1997.

If You Disagree with the Amount of Your Benefit

If you disagree with the amount of your retirement or survivor benefit, you must follow the same review procedures described above under "Denial of Retirement or Survivor Benefits." The same procedures may apply if your benefit amount is readjusted.

GENERAL INFORMATION

Your Health and Life Insurance Benefits

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

Continuing Your Health Care Coverage

District Coverage

To continue your coverage under the District of Columbia Employees Health Benefits (DCEHB) Program into retirement, you must be enrolled in a health plan at the time of your retirement and have been continuously enrolled for at least five years prior to your retirement date. You must also have at least 10 years of **creditable District service**. If you retire under deferred retirement and no more than five years have passed since you were enrolled in a District health plan (and you have 10 years of District employment), District retiree health care may apply.

Federal Coverage

To continue your coverage under the Federal Employees Health Benefits (FEHB) Program into retirement, you must have been continuously enrolled in a health plan for at least five years prior to your retirement date. Federal health care coverage does not cover domestic partners and does not apply if you retire under deferred retirement.

Summary of Health Care Coverage

Coverage	Minimum Years of Service Required	Minimum Years of Enrollment Required	Domestic Partner Coverage	Deferred Retirees	Retiree Percentage of Premium
District Health Plan	10 years	5 years	Yes	Yes	75% with 2.5% reduction for every year of service greater than 10 years (minimum 25%)
Federal Health Plan	5 years	5 years	No	No	Generally 25%*

*Questions about your premium percentage should be directed to the Office of Personnel Management (see page 54).

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

Coverage for Your Survivors

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

Medicare Coverage

While working for DCPS, you are required to make payments into Medicare, which are deducted from your pay by DCPS. Consequently, you are eligible for Medicare when you reach age 65. The enrollment period is the seven months beginning three months before your 65th birthday, the month of your birth, and the three months following your birth month. If you sign up after that time, you will incur a penalty that will increase your premiums from that time forward. Teachers who work past age 65 have a special seven-month enrollment period that starts at the time your DCPS employment ends. For more information on Medicare, go to <https://www.medicare.gov> or call 1-800-633-4227 (TTY 1-877-486-2048).

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

Continuing Your Life Insurance Coverage

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

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

Life Insurance Beneficiary

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

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

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

- If you have not retired, you must contact DCPS ESD at 202-442-4090 or dcps.retirement@dc.gov.
- If you are retired, you must contact the DCRB Member Services Center at 202-343-3272 (toll free at 1-866-456-3272) or <https://dcrb.dc.gov>.

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

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

- if you are an active teacher, you must contact DCPS ESD at 202-442-4090;
- if you are retired and you were hired after September 30, 1987, *you are covered under DCEGLI* and you must contact the DCRB Member Services Center at 202-343-3272 (or toll free at 1-866-456-3272).
- if you are retired and you were hired prior to October 1, 1987, *you are covered under FEGLI* and you must contact OPM by calling toll free 1-800-767-6738 (or 202-606-0500 in the D.C. area) or by writing to:

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

When you retire, DCRB Member Services will send all your FEGLI forms to OPM, including any FEGLI Beneficiary Designation form(s) you had on file with DCPS ESD as an active teacher. *Any subsequent FEGLI Beneficiary Designation form(s) after you retire, must be submitted by you directly to OPM. DCRB Member Services will not accept FEGLI Beneficiary Designation forms. For more information about FEGLI, please visit the OPM website at <https://www.opm.gov>.*

Social Security Retirement Benefits

As an active Plan Participant, Social Security taxes were not withheld from your pay. Therefore, you will not be eligible for Social Security retirement benefits based on your DCPS employment. However, you may be eligible for Social Security retirement benefits from other employment or your spouse's employment. For more information, go to <https://www.ssa.gov> or call 1-800-772-1213 (TTY 1-800-325-0778).

Administrative Information

The Office of D.C. Pensions

The Office of D.C. Pensions (**ODCP**), within the Treasury Department, administers Treasury's responsibilities under the BBA. This includes managing the funds used to pay retirement and survivor benefits and lump-sum death payments 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, Public Law 99-122, as amended, created DCRB as an independent agency of the District Government with the exclusive authority and discretion to manage and control the retirement funds for District teachers, police officers, and firefighters. DCRB has a 12-member Board of Trustees (Board), which invests the assets of the Retirement Fund that are used to pay retirement and survivor benefits and lump-sum death payments that are the financial responsibility of the District. DCRB is also the Benefits Administrator for the District Government.

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

The Board Members (as of December 31, 2017):

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

For the Board's address, see "Contact Information" on page 53.

As Benefits Administrator, DCRB Benefits Department staff calculate benefits, arrange for the payment of benefits, answer questions related to the Plan, determine eligibility for deferred retirement and survivor benefits, and carry out the day-to-day processing of retirement and survivor benefits, including those related to QDROs.

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

- DCPS ESD, under the direction of the Chancellor, determines eligibility for voluntary and involuntary retirement, coordinates the process for determining disability retirement, and determines eligibility for survivor benefits when an active teacher dies. DCPS ESD also provides DCRB with salary and service data used to calculate benefits.
- OPRS provides DCRB with information related to member contribution amounts, including data regarding purchase of service contributions.

CONTACT INFORMATION

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

Contact	Action/Request For Retirees and Survivors:	Address/Phone
District of Columbia Retirement Board (DCRB)	<ul style="list-style-type: none"> • Questions about the Plan or your retirement or survivor benefit and/or payments; • Reconsideration of a benefit denial or the amount of a retirement or survivor benefit; • Changes of address, tax withholdings, direct deposit information; • Changes of marital or domestic partnership status or dependents; • Deferred retirement determination and related survivor benefit determinations; • Forms or information about retiree health and life insurance and survivor health insurance; • Child survivor student certification; • Spousal survivor remarriage certification; • Annuitant verification; • DC Spouse Equity Act Information Statement related to a QDRO; • Appeal of a DCRB reconsideration denial of a benefit based on 100% service performed after June 30, 1997; • Terminate a benefit or request redetermination due to a change in eligibility status; • Applications for and determinations of lump-sum death benefits; • Refunds of Plan contributions for separated employees; • Approval of powers of attorneys, guardianships, and conservatorships for retirees and survivors; • Report the death of a retired or survivor annuitant; • QDRO approval and processing; • Change or designate a beneficiary for your Plan contributions or life insurance proceeds; • Information related to Plan investments; • Copies of the Plan's Summary Plan Description or Summary Annual Report (SAR). 	<p>DC Retirement Board 900 7th Street, N.W., 2nd Floor Washington, DC 20001 202-343-3200 202-566-5000 (fax) https://dcrb.dc.gov</p> <p>DC Retirement Board Member Services Center 202-343-3272 1-866-456-3272 (toll free) Fax: 202-566-5001 Email: dcrb.benefits@dc.gov</p>
Office of D.C. Pensions (ODCP) U.S. Department of the Treasury	<p>For Retirees With Teacher Service Performed on or Before June 30, 1997:</p> <ul style="list-style-type: none"> • Appeal a DCRB reconsideration decision for retirees with teacher service accrued through June 30, 1997, and with teacher service accrued both through and after June 30, 1997. 	<p>Office of D.C. Pensions U.S. Department of the Treasury 1500 Pennsylvania Avenue, N.W Washington, D.C. 20220 202-622-0800 dcpensions@treasury.gov</p>

Office of Personnel Management (OPM)	For Retirees Hired Before October 1, 1987: <ul style="list-style-type: none">• Forms and information about federal life and health insurance;• Designate or change a beneficiary for federal life insurance benefits.	The U.S. Office of Personnel Management Retirement Operations Center P. O. Box 45 Boyers, PA 16017 1-888-767-6738 TTY: 1-855-887-4957 https://www.opm.gov/retire@opm.gov
DCPS Employee Services Division (DCPS ESD)	For Active Teachers: <ul style="list-style-type: none">• Apply for voluntary, involuntary or disability retirement;• Designate or change a designated beneficiary for plan contributions or life insurance;• Initiate a purchase of service and request a longevity form;• Request a retirement benefit estimate;• Forms or information about District health and life insurance benefits;• Report the death of an active member;• Forms or information related to a declaration of intent not to return (DINR);• Information related to the District's 457(b) deferred compensation plan, or the teachers' 403(b) plans;• Apply for surviving spouse/domestic partner or surviving child or parent(s) benefits;• Schedule a pre-retirement counseling appointment;• Elect a refund of contributions or deferred retirement benefit at separation;	D.C. Public Schools Employee Services Division Office of Talent and Culture 1200 First Street, NE Washington, D.C. 20002 202-442-4090 Fax: 202-535-2112 https://dcps.dc.gov/dcps.benefits@dc.gov
District of Columbia Office of Pay and Retirement Services (OPRS)	For Active Teachers: <ul style="list-style-type: none">• Request a printout of your retirement contributions (Individual Retirement Record).• Information related to purchase of service deposits.	District of Columbia Office of Pay and Retirement Services 441 4th Street, NW, Room 410 South Washington, D.C. 20001 202-741-8660 Fax: 202-741-8585
Washington Teachers' Union (WTU)	For Active Teachers: <ul style="list-style-type: none">• Collective bargaining agreement information.• Forms and information related to benefits provided by the WTU.	Washington Teachers' Union 1239 Pennsylvania Avenue, SE Washington, D.C. 20003 202-517-1477 www.wtulocal6.org info@wtulocal6.net
Council of School Officers (CSO)	For Active Teachers: <ul style="list-style-type: none">• Collective bargaining agreement information.• Forms and information related to benefits provided by the CSO.	Council of School Officers 2120 Bladensburg Road, NE Suite 205 Washington, DC 20018 202-526-4700

FREQUENTLY ASKED QUESTIONS

Frequently Asked Questions for Actives and Retirees

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

- If you are an active teacher, you should contact DCPS ESD at 202-442-4090.
- If you are retired or terminated vested, you should contact the DCRB Member Services Center at 202-343-3272 (or toll-free at 1-866-456-3272) or via email at dcrb.benefits@dc.gov.

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

To help pay for your retirement benefit, you are required to make retirement contributions to the Plan while you are employed by DCPS. Each pay period, your required contribution is automatically deducted from your pay in the amount of:

- 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 children?

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

For teachers who retire, the survivor benefit for a spouse or domestic partner is based on the retirement option you choose when you retire. You have five retirement annuity options. Two of those options, the Reduced Annuity with Maximum Survivor Annuity and the Reduced Annuity with Partial Survivor Annuity, provide annuities for an eligible surviving spouse or domestic partner. Both of those options require a reduction in your benefit. Your eligible surviving children, however, are automatically entitled to a survivor annuity whether or not you elect a survivor benefit for your spouse or domestic partner.

4. How is my retirement benefit calculated?

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

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 your years and months of service for 6 through 10 years +
Your average salary x 2.0% x your years and months of service beyond 10 years =
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 and months of service. See pages 25-27 for more information.

Note: Your unused sick leave is added to your service in calculating your retirement benefit (except for a deferred retirement benefit).

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

DCPS teaching service refers to your years working for the DCPS system and may include periods of leave, such as charter school leave, military leave, educational leave, and union leave. Credited service refers to certain other periods of work (e.g., in another school system) that can be purchased and may be applied under this Plan toward your retirement eligibility and benefit.

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

You should contact DCPS ESD to determine your eligibility for retirement.

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

Yes. You may request an estimate of your annuity from DCPS ESD or you can calculate your own estimated benefit by using the calculator on DCRB's website at www.dcrb.dc.gov. You may also contact the DCRB Member Services Center. You will need to provide a proposed retirement date. Please remember that these are estimates only and that your actual annuity may differ from your estimate.

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

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

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 ESD and your contribution information (including any purchase of service installment payments) from OPRS before you will receive your first benefit payment. Your first payment will be retroactive to your benefit commencement date, which is the next business day after your retirement date. After you receive that first payment, you will receive subsequent payments on the first business day of each month, as long as you remain eligible for the benefit.

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

Yes. An earnings statement is mailed to you for your records shortly after the first business day of the month (when benefit payments are issued). Your earnings statement contains information regarding the

gross and net amounts of your annuity payment, as well as other pertinent information (e.g., tax withholding allowances, deductions for health and life insurance premiums, and any child support deductions).

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

You may continue those benefits if you have had five years of continuous health and life insurance coverage at your retirement. Additionally, to continue District health insurance coverage, you must have at least 10 years of creditable District service. Your insurance premiums are deducted from your retirement benefit. See page 51 for whom to contact for additional information.

12. Will my benefit be adjusted for cost-of-living increases?

Yes. Cost-of-living adjustments (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-W) for the previous calendar year. If there is no increase in the CPI-W or there has been a decrease, no COLA is paid. If you were hired on or after November 1, 1996, increases cannot exceed 3%.

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

- If you are an active teacher, your written beneficiary designation(s) for Plan contributions and life insurance are on file with DCPS ESD.
- If you are a retired teacher, your written beneficiary designation for Plan contributions is on file with DCRB.
- If you are a retired teacher and you were hired prior to October 1, 1987, your written federal life insurance beneficiary designation is on file with OPM.
- If you are a retired teacher and you were hired on or after October 1, 1987, your written District life insurance beneficiary designation is on file with DCRB.

Contact information is on pages 53 and 54. You should keep copies of your beneficiary designation forms for your own records.

14. If I am single when I retire, can I elect to provide a survivor benefit?

Yes. As a single retiree, you have two survivor benefit options. 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 your age at retirement and the 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%. Alternatively, you may elect to provide a Reduced Annuity with a Life Insurance Benefit. Under this option, you would elect to reduce your annuity during your lifetime by an amount based on your Plan contributions. Upon your death, your designated beneficiary would receive the specified amount in a lump-sum payment.

Also, if you are single when you retire and did not elect a Reduced Annuity with a Survivor Annuity to a Person with an Insurable Interest or a Reduced Annuity with a Life Insurance Benefit, and you marry or register a domestic partnership after your retirement, you may elect a survivor annuity option for your new spouse or domestic partner within one year of your marriage or domestic partnership registration. See pages 29-34 for more information.

Frequently Asked Questions for Survivors

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

You should contact DCPS ESD when an active Plan member dies.

You should contact the DCRB Member Services Center when a retired or separated Plan member or survivor annuitant dies. DCRB will send you a list of documents that are required to apply for any survivor benefit or lump-sum payment that may be payable. Any benefit payments sent to a retired or survivor annuitant after his/her death must be returned to DCRB.

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

The benefit for an eligible surviving spouse or domestic partner is calculated differently depending on whether the teacher dies before or after retiring.

If a teacher dies before retirement, the survivor benefit generally will be 55% of the unreduced annuity the teacher would have received using the teacher's average salary and years and months of service at the time of death.

If a teacher dies after retirement, the survivor benefit is based on the retirement option the retiree selected at retirement. Teachers have five survivor benefit options, two of which provide for an annuity that will be paid to a surviving spouse or domestic partner, as follows:

- **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 from \$1 to less than 55% of the retiree's unreduced annuity.

See pages 35-38 for pre-retirement survivor benefits, and pages 38-39 for post-retirement survivor benefits.

17. How long can a surviving spouse/domestic partner receive the survivor benefit?

It depends on the type of survivor benefit. An annuity for an eligible surviving spouse or domestic partner is paid for the rest of his/her lifetime. However, if the survivor remarries or enters into another registered domestic partnership before reaching age 55, the survivor is no longer eligible for the annuity. If that remarriage or domestic partnership subsequently ends prior to the survivor's death, the terminated survivor annuity can be reinstated and payments will begin again from the date the remarriage or domestic partnership ended.

Note: A surviving spouse benefit based on service accrued on or before June 30, 1997 continues for the survivor's lifetime unless he/she remarries prior to age 60. If the survivor benefit is based on service performed before and after June 30, 1997, and the survivor remarries after age 55 but before age 60, he/she will only continue to receive the portion of their survivor benefit which is based on service accrued after June 30, 1997.

A domestic partner survivor benefit only applies to the portion of a survivor benefit based on service accrued after June 30, 1997.

18. 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:

- reaching age 18 (or if a full-time student, age 22 or 23, depending on date of birth); or
- marrying or registering a domestic partnership before 18, or age 22 if a full-time student;
- or death.

If the child is a full-time student, the child and the academic institution must complete a Student Certification Form (available from the DCRB Member Services Center) 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. Failure to inform DCRB of loss of eligibility will result in overpayments the child (or the child's representative if under 18) is responsible for repaying to the Plan.

A child who is unmarried and not in a registered domestic partnership, 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 registers a domestic partnership, recovers from the disability, or dies.

GLOSSARY OF TERMS

Annual Salary means the total annual gross 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, which includes:

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

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

Average Salary means the highest annual rate of pay resulting from averaging, over any period of 36 consecutive months of DCPS teaching service, your rates of annual salary in effect during those 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)]

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

- a lump-sum payment of the retirement contributions you made to the Plan, if you die without leaving a survivor eligible for a survivor annuity. The payment for your retirement contributions is equal to
 - (i) the amount of your total retirement contributions, if you die before you retire; or
 - (ii) any remaining retirement contributions, if you die after you retire;
- that portion of the retirement benefit payable to you, as a retiree (or as an alternate payee), during the month of your death regardless if a survivor annuity is paid; and/or a lump-sum payment of your life insurance proceeds.

If you do not designate a beneficiary(ies), the default beneficiary will be determined by the applicable order of precedence. [For Plan lump-sum benefits, see D.C. Code § 38-2021.10; for District life insurance proceeds, see D.C. Code § 1-622.08(a); and for federal life insurance proceeds, see 5 U.S.C. § 8705(a)]

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

Cost-of-Living Adjustments (COLAs) are adjustments in your benefit based on increases, if any, in the cost of living. During January of each year, the Mayor determines the percentage change in the Consumer Price Index – Urban Wage Earners and Clerical Workers (CPI-W) for the previous calendar 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-W, or if the change is negative, no COLA is paid.

The change is based on the difference between the CPI-W published for December of the preceding year and the CPI-W published for December of the year before that. If there is an increase in the CPI-W, 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-W 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 § 38-2021.21]

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)]

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. Each period of service can only be credited once. [See D.C. Code § 38-2021.08]

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.

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 or rehired retired 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), 1-603.01(6)]

**For example, principal, athletic trainer, counselor, instructional coach, librarian, occupational therapist, psychologist, reading specialist, social worker, or speech pathologist. Your position must be a covered salary class position ET 1-15.*

The term also includes:

- former DCPS teachers who terminated their employment, and within 60 days of termination, accepted employment with a D.C. public charter school, and elected to continue participation in the Teachers' Retirement Plan;
- teachers on an extended leave of absence without pay from the DCPS system to work 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;
- teachers on certain other approved leaves of absence; and
- teachers who leave their positions for military service due to war or national emergency and return to DCPS 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 is a terminated vested Plan member and may elect to receive an annuity upon reaching age 62 or a lump-sum refund of contributions he/she made to the Plan. [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)(3)]

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)]

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 for 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 Surviving Child(ren) means a Plan member's surviving child(ren) who is unmarried and not in a registered domestic partnership and

- 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 that he or she fully intends to continue his or her education at the same or a different school during the school semester immediately after the break. [See D.C. Code § 38-2021.09(c)(2)]

Eligible Surviving Domestic Partner means a surviving 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. [See D.C. Code § 38-2021.09(c)(7)]

Note: A survivor benefit for an eligible surviving domestic partner applies only to the portion of the benefit based on service accrued after June 30, 1997, and will be paid until death, or the registration of a new domestic partnership or marriage prior to age 55.

Eligible Surviving 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)]

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

Eligible Teacher is an employee who serves in a salary class position ET 1-15 under the DCPS system. You may also be a teacher if you worked for DCPS and transferred to or were subsequently hired by a District of Columbia Public Charter School (see DCPS Teacher definition above). Retired teachers who are rehired by the District are not eligible teachers.

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 who is entitled to a portion of a teacher's retirement benefit and/or a survivor benefit under a court-issued Qualified Domestic Relations Order (QDRO) that is accepted and approved by DCRB as a qualifying court order under the D.C. Spouse Equity Act of 1988 (the Act does not apply to domestic partners). For purposes of a survivor annuity, the former spouse is a person:

- who was married for at least nine months 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 a QDRO that was issued prior to the Plan member's death. [See D.C. Code § 1-529.03]

Full-Time Student is an eligible surviving child(ren) between the ages of 18 and 22 who is regularly pursuing a full-time course of study or training in residence in a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution. A full-time student who reaches age 22 after July 1st is deemed to have reached age 22 on June 30th of the year following the year the child actually turned age 22. [See D.C. Code § 38-2021.09(c)(2)(C)]

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

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 at least five years as a DCPS teacher, and you are at least age 50. [See D.C. Code § 38-2021.03(b)]

Lump-Sum Refund of Your Retirement Contributions means an amount consisting of (1) mandatory retirement deductions made from your salary as a teacher, and (2) voluntary amounts deposited into the Retirement Fund by a teacher to purchase other credited service.

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)]

Note: Mandatory contributions were post-tax before September 22, 2000. Pre-tax contributions are employer pick-up contributions under section 414(h)(2) of the Internal Revenue Code and taxable to you when distributed. [See D.C. Code § 38-2021.01(c)]

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

- (i) 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 (Army, Navy, Marine Corps, Air Force and Coast Guard) and reserve components, and the Army and Air National Guard, the commissioned corps of the Public Health Service, the National Disaster Medical System, or any other category of persons designated by the President in time of war or national emergency. [See D.C. Code §§ 38-2021.08(a)(6)(B), 38-2021.09(b)(4) and (c)(8)]
- (ii) Military leave taken before October 13, 1994 means honorable active service in the Army, Navy, Air Force, Marine Corps, or Coast Guard of the United States. It does not include service in the National Guard except when Guard members are ordered to active duty in the service of the United States.

Non-DCPS Teaching Service means prior teaching service purchased by a teacher from another school system that is credited under this Plan.

Plan Member is a DCPS Teacher, or a terminated vested DCPS Teacher or a retired DCPS teacher.

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

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

Service Contributions are the deposits you may make to the Retirement Fund to receive 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 Children means your living children after your death, including your recognized natural children and any adopted children.

Surviving Domestic Partner means your living domestic partner after your death who, at the time of your death, was in a domestic partnership with you that was registered with the District of Columbia's Department of Health pursuant to the Health Care Benefits Expansion Act of 1992. [See D.C. Code §§ 32-701 et seq.]

Note: The federal government does not recognize domestic partners for federal health care, life insurance, or survivor benefits.

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

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

Survivor Benefits are benefits in the form of an annuity payable when you die to your eligible surviving spouse or eligible surviving domestic partner, eligible surviving dependent child(ren) and/or dependent parents.

Teaching Service means service in a salary class position ET 1-15 under the DCPS system (including up to 6 months of leave without pay in a fiscal year), under an approved leave without pay to work in a District of Columbia Public Charter School, in a bargaining capacity as a full-time officer or employee of a teachers' union, and under approved military leave and educational leave, as prescribed by statute.

Terminated Vested means a DCPS teacher, who resigned from the DCPS system prior to retirement with at least five years of eligible (vested) service and who did not take a refund of their Plan contributions.

Voluntary Retirement Benefit is payable if you have at least five years of eligible service as a DCPS teacher and you are:

- age 62, or
- 60 and have 20 years of service,
- age 55 and you have 30 years of service, or
- any age if you have at least 30 years of service and you were hired on or after November 1, 1996. [See D.C. Code § 38-2021.03(a)]

ABBREVIATIONS/ACRONYMS

BBA	Title XI of the Balanced Budget Act of 1997, Public Law 105-33, as amended [See D.C. Code §§ 1-801.01 et seq.]
C.F.R.	Code of Federal Regulations
COLA	Cost-of-Living Adjustment
CPI-W	Consumer Price Index - Urban Wage Earners and Clerical Workers
CSRS	Civil Service Retirement System
D.C. or District	District of Columbia
D.C. Code	District of Columbia Official Code
DCPS	District of Columbia Public Schools
DCPS ESD	District of Columbia Public Schools, Employee Services Division
DCRB	District of Columbia Retirement Board
MOU	Memorandum of Understanding
ODCP	Office of D.C. Pensions, U.S. Department of the Treasury
OFT	Office of Finance and Treasury, District of Columbia
OPM	Office of Personnel Management
OPRS	Office of Pay and Retirement Services, District of Columbia
Plan	District of Columbia Teachers' Retirement Plan, the Teachers' Retirement Plan, or the Plan
QDRO	Qualified Domestic Relations Order
Retirement Fund	District of Columbia Teachers' Retirement Fund, the Retirement Fund or the Fund
SAR	Summary Annual Report
SPD	Summary Plan Description
TCC	Temporary Continuation of Coverage
Treasury Department	U.S. Department of the Treasury

