



**Statement of Estimated Benefits
Frequently Asked Questions**
*District of Columbia Teachers' and
Police Officers and Firefighters' Retirement Plans*

1. I am an active Plan member who heard about the Statement of Estimated Benefits but have not received one. What should I do?

Check your email spam or junk folder for the Statement notification. If you cannot find it there, it is possible you did not receive an online Statement. Contact your Human Resources (HR) Department for more information.

2. What if I didn't receive a Statement and HR does not have a copy?

Active members with less than one year of credible service in the District of Columbia Teachers' Retirement Plan or District of Columbia Police Officers and Firefighters' Retirement Plan did not receive Statements. Statements were only made available via PeopleSoft to active Plan members employed on July 1, 2023.

Additionally, you will only receive a Statement if your electronic employment file in PeopleSoft has the data (e.g., periods of leave without pay, suspensions) required to estimate your benefits. In some cases, the data quality may have impacted DCRB's ability to effectively estimate the actual years of service under the Plan. Consequently, a Statement may not have been generated.

You can calculate your estimated benefit by entering your employment data in DCRB's online Retirement Benefits Calculator: <https://dcrb.dc.gov/service/retirement-benefits-calculator>.

3. I am a retired or separated Plan member. I heard about the Statement of Estimated Benefits but have yet to receive one. What should I do?

Statements were only made available via PeopleSoft self-service to actively employed Plan members of the DC Government on July 1, 2023.

4. Why is the salary on my Statement different from my current salary?

The salary printed on your Statement is your salary as of July 1, 2023. It does not reflect any changes that might have occurred since that date.

5. My information needs to be corrected (for example, my service dates need to be updated). What should I do?

Contact your HR Department to discuss any corrections to your record.

6. I purchased additional service. Is this service on my Statement?

Currently, the Statement does not include other purchased service. If you would like an estimate that includes your military and/or other eligible purchased service, you can use DCRB's online Retirement Benefits Calculator. The link to the calculator is <https://dcrb.dc.gov/service/retirement-benefits-calculator>. Contact your HR Department with any questions about entering additional information.

7. What are the eligibility requirements for an active Plan member to retire under voluntary retirement?

If you are an active teacher:

To become eligible for retirement benefits, you must be a vested participant, having contributed to the District of Columbia Teachers' Retirement Plan for five years. Upon becoming a vested participant, you are eligible for a voluntary retirement benefit at the following points:

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

If you are an active firefighter or police officer:

- Tier 1 members must have 20 years of police officer or firefighter service;
- Tier 2 must have 25 years of police officer or firefighter service and must also be at least age 50;
- Tier 3 members must have 25 years of police officer or firefighter service.

8. Can I borrow against my contributions to the Plan?

No, the defined benefit plan does not allow you to borrow against it.

9. Does my Statement include my pay increases due to the recent collective bargaining agreement?

Yes, this Statement was generated using data in PeopleSoft as of July 1, 2023, which includes the salary increases implemented by the collective bargaining agreements. Future income projections are not included.

10. When can I retire?

Your Statement shows the earliest date you can retire.

11. When am I vested in the retirement Plan?

You must complete 5 years of service to be vested in the retirement Plan.

12. How is my average salary calculated?

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.

13. Why is there a discrepancy between the Statement and DCRB’s online calculator?

The Statement calculates months in completed months, while the online calculator uses rounded months. The online estimate is based on the data you enter into the calculator, which may vary from the data in PeopleSoft used to produce your estimated benefits Statement.

14. What other items may impact my estimate?

Periods of leave without pay, suspensions, previously refunded contributions, and purchases of service, which are not reflected in your estimated benefits Statement, may impact your estimated benefits.

15. Can I request a revised Statement?

Revised Statements are unavailable on demand; however, you can use the online Retirement Benefits Calculator, which produces an estimate close to what you would receive in your Statement.

Should you experience a salary change or are considering purchasing creditable service permissible under the Plan, the online calculator is available to estimate how the changes might impact your future benefits.

16. Where can I get more information about my Plan benefits?

Visit the Summary Plan Descriptions on the DCRB website. The link to the SPDs is: <https://dcrb.dc.gov/service/summary-plan-descriptions>