



**Police/Fire Plan  
Statement of Estimated Benefits  
Frequently Asked Questions (FAQ's)**

**May 5, 2021**

**I am a firefighter/police officer who heard about the Statement of Estimated Benefits, but I never received one. What should I do?** Please contact your HR department to request a statement. If one was produced, they have an electronic copy.

**What if I didn't receive a statement and HR does not have a copy of it?** Statements were only sent to actively employed firefighters/police officers who were employed on July 1, 2020. Active members with employment of less than one year did not receive statements. Also, the quality of the data may have impacted our ability to effectively estimate the true years of service under the Plan currently and, consequently, you may not have been sent an estimate. You can calculate your own benefit by entering your own data in DCRB's calculator found at <http://DCRB.DC.GOV>.

**I am a former firefighter/police officer who heard about the Statement of Estimated Benefits, but I never received one. What should I do?** Statements were only sent to actively employed firefighters/police officers who were employed on July 1, 2020.

**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, 2020. It does not reflect any changes since that date.

**My personal information is incorrect (for example, my service dates are wrong). What should I do?** The personal information printed on your statement reflects the data that was in PeopleSoft as of July 1, 2020. If any of your personal data has changed since then, you should review it in PeopleSoft and, if necessary, correct it using PeopleSoft Employee Self-Service (ESS). For answers to any questions you may have about using ESS, please contact your Human Resources Office.

**Where is my military and/or other purchased service in this estimate?** Currently, the Statement of Estimated Benefits does not include military or other purchased service. Upon your retirement, purchased service and/or military service will be included in your annuity calculation. In the meantime, you can use DCRB's online Retirement Benefits Calculator to obtain estimates that include service adjustments, by entering additional service in the "Service Adjustment" boxes. The link to the calculator is <http://DCRB.DC.GOV>.

**What if my sick leave accumulation is incorrect?** The unused sick leave reflected on your statement is as of July 1, 2020. Consequently, it does not include any sick leave hours that have been taken or accumulated since that date.

**How was my police/fire retirement date determined?** The Optional Retirement Date and Tier Code printed on your statement are based upon your Hire Date, Age and Years of Service, as follows.

Tier 2 - If you were hired on or after February 15, 1980, but before November 10, 1996, you may retire at any time upon reaching age 50, if you have completed at least 25 years of police officer or firefighter service.

Tier 3 - If you were hired on or after November 10, 1996, you may retire at any age, if you have at least 25 years of police officer or firefighter service. These rules also apply to lateral EMT Transfers.

**What is the optional retirement benefit formula for police and fire?**

Tier 2 = 2.5% x average base pay x police officer or firefighter service through your first 25 years  
+ 3.0% x average base pay x police officer or firefighter service after 25 years  
+ 2.5% x average base pay x years of other creditable service  
(to a maximum of 80% of your average base pay (plus credit for unused sick leave))

Tier 3 = 2.5% x average base pay x total years of police officer or firefighter service  
+ 2.5% x average base pay x years of other creditable service  
(to a maximum of 80% of your average base pay (plus credit for unused sick leave))

**Is my Fire Academy service included in this calculation?** While you are in the Fire Academy as a cadet for 1 year, you are not a Plan member, so it is not included. The day you become a sworn member of FEMS, you become a member of the Plan and your Service Date and contributions to the Police and Fire Retirement Fund begin.

**Is my Police Cadet service included in this calculation?** No, it is not. The day you become a sworn member of MPD, you become a member of the Plan and your Service Date and contributions to the Police and Fire Retirement Fund begin.

**Can I borrow against my contributions to the Plan?** No. This defined benefit plan does not allow you to borrow against it. If you leave employment, you may opt to receive a refund of contributions that you have made, but if you do so, you would have no monthly pension benefit in retirement. Additional information about the refund process can be found at [dcrb.dc.gov](http://dcrb.dc.gov) under the Retirement Section - Terminating District Employment.

**What assumptions about future pay increases and retirement date are present in this statement estimate?** This statement provides monthly benefit estimates based on current salary as of July 1, 2020. No income projections have been included. Your benefit will increase in the future as your salary continues to grow. Also, the benefit assumes that you will retire at your earliest optional retirement date.

**When can I retire?** As noted above, you are eligible to retire after five years of police officer or firefighter service at age 55, reaching age 50 with at least 25 years of service (Tier 2: hired on or after February 15, 1980, but before November 10, 1996), or at any age, with at least 25 years of service (Tier 3: hired on or after November 10, 1996). The statement shows your earliest date of retirement under these options.

**When am I vested in the retirement Plan?** You must complete 5 years of service to be vested in the retirement Plan. Once vested, you are entitled to either a deferred retirement if you terminate

employment before retirement conditions are met, or a full retirement if you terminate employment after the retirement age and service requirement conditions are met.

**How is my “average salary” or “average base pay” calculated?** The statement determines your average salary by using a 36-month weighted average; essentially, your highest average pay over a contiguous 36-month period.

**Why is there a slight discrepancy between my benefit shown in the Statement of Estimated Benefits and the output I receive from using the DCRB website Calculator?** The statement calculates months in completed months while the calculator uses rounded months. You may also be entering a salary which is leading to an over- or understatement. In addition, the statement does not include the 36-month salary average (used in the formula) but, rather, your July 1, 2020 salary.

**Is unused sick leave included in the calculation of the estimated benefit?** No.

**What other items may impact my estimate?** Leave and suspensions may both have an impact on your estimate.

**Can I request a revised statement?** No, statements are generated only once each year. In the interim, you can use the online calculator, which produces an estimate that is very close to the one you would receive in your statement.

**Who were statements mailed to and when were they last mailed?** Statements were distributed to active members of the Police/Fire and Teachers’ Retirement Plans. The last time statements were mailed to our active members was December 2018. Post Covid-19, we are planning to return to an annual statement process.

**Where were the Statements mailed?** Statements were sent to members’ active address listed in PeopleSoft as of February 2021.

**What if the mailed statement is not delivered and returned to DCRB?** If DCRB receives returned mail, it will coordinate with HR offices for redistribution.

**I was hired after July 1, 2019. Why didn’t I receive a statement?** Members with less than a year of service from July 1, 2019 to July 1, 2020 were not issued statements.