



# District of Columbia Teachers' Retirement Plan

Summary Plan Description 2023

# District of Columbia Teachers' Retirement Plan

## Summary Plan Description

**T**his Summary Plan Description (**SPD**) contains important information for you and your survivors and should be read by all new hires and during your employment. You should keep this booklet handy and share it with your family. It is also available online at [dcrb.dc.gov](http://dcrb.dc.gov).

This SPD provides an overview of the benefits available to you and your survivors and beneficiaries under the District of Columbia Teachers' Retirement Plan (the **Teachers' Retirement Plan** or the **Plan**).

### What is the Teachers' Retirement Plan?

The Plan is a governmental defined benefit plan qualified under section 401(a) of the Internal Revenue Code. The Plan's benefits are established by statute. The current statutory Plan provisions are in Title 38, Chapter 20 (sections 38-2021.01 et seq.) of the Code of the District of Columbia (**D.C. Code**). In most cases, the Plan provisions in effect at the time of your termination, retirement, or death apply to your or your survivor's benefits. Any pertinent administrative regulations are in the D.C. Municipal Regulations (**D.C.M.R.**) at 7 D.C.M.R. 1700 et. seq. and in the Code of Federal Regulations (**C.F.R.**) at 31 C.F.R. Part 29.

This SPD only summarizes the provisions of the Plan and does not include detailed procedures. This SPD is not intended to be a complete description of every detail of the Plan or to replace or amend Plan terms. *If there are any conflicts between the information in this SPD, or any information you may receive orally about the Plan, and the D.C. Code or the administrative regulations, the D.C. Code and the regulations will govern.*

### Who is Responsible for the Teachers' Retirement Plan?

Under Title XI of the Balanced Budget Act of 1997 (**BBA**), Public Law 105-33, as amended, the U.S. Department of the Treasury (**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 **Plan Member** on or before June 30, 1997, pursuant to the Plan provisions in place on June 30, 1997 (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**) serves as the **Benefits Administrator** for both the Frozen Plan and the Replacement Plan.

### Collective Bargaining Agreements

Collective bargaining agreement (**CBA**) provisions may affect your retirement benefit calculation if they do not conflict with the terms of the Plan. If there is any conflict between CBA provisions and the Plan, the Plan terms control.



## Plan Amendments

If the Plan provisions are amended after the date of this SPD, you will receive a **Summary Material Modification (SMM)** from DCRB informing you of any changes that affect Plan benefits. District legislation enacted after June 30, 1997, only affects benefits under the Replacement Plan.

## How to Use This SPD

This booklet explains how you and your survivor become eligible for a Plan benefit and how a benefit is calculated. You should refer to the Table of Contents for the information you need. Topics include:

- “Plan Highlights” provides a quick overview of the Plan;
- “Plan Participation” explains who a Plan member is and retirement contributions;
- “Life Events” describes how a Plan benefit may be impacted by certain life changes such as marriage, domestic partnership, termination of employment;
- “Your Service and Your Pay” explains how your service and pay are used to determine your eligibility for and calculation of a retirement benefit;
- “Types of Retirement Benefits” describes the different types of retirement benefits;
- “Calculating Your Retirement benefit” shows how your benefit is calculated;
- “Retirement Benefit Payment Options” outlines your survivor election options;
- “Survivor Benefits” explains the eligibility requirements for and the calculation of a survivor benefit;
- “Applying For and Receiving Your Benefit” helps you to know what is needed to apply for a Plan benefit and where to apply and explains how you can dispute a benefit payment calculation, an eligibility decision for a benefit payment or other benefit payment decisions made by DCRB, including overpayments, and what your administrative due process rights and judicial review rights are;
- “General Information” describes the **Office of D.C. Pensions (ODCP)**, DCRB and other agencies;
- “Contact Information” contains important contact information for you to use;
- “Frequently Asked Questions” answers most common questions about the Plan; and
- “Glossary of Terms” helps you understand the terminology of the Plan and provides definitions of those terms. On first use, terms and phrases that are in the glossary are **bold and underlined**.

Examples of benefits calculations in this SPD are for illustrative purposes only. Initial monthly benefit payment amounts, but not annual benefit payment amounts, are rounded to the nearest dollar. Your actual benefit calculation will differ from the illustrative examples.

# Table of Contents

**Plan Highlights .....7**

**Plan Participation .....9**

    Mandatory Retirement Contributions .....9

    Non-DCPS Service Contributions .....9

    Leaves of Absence .....9

        D.C. Public Charter School Leave .....10

        Union Leave .....10

        Educational Leaves of Absence .....10

        Workers’ Compensation Leave .....10

        Military Leave .....10

    Refund of Plan Contributions .....11

    Separation Before Retirement .....11

    Return to Work..... 11

**Life Events .....13**

    Status of Marriage or Domestic Partnership .....13

    Qualifying Court Order .....13

    If You Become Disabled.....14

    If You Plan to Apply For a Voluntary Retirement Benefit .....14

    When You Die .....14

        Death Before Retirement .....14

        Death After Retirement .....15

    Lump-Sum Death Payments .....15

        Death Before Retirement .....15

        Death After Retirement .....15

    Order of Precedence for Lump-Sum Payments .....15

**Your Service and Your Pay .....17**

    Your Average Salary .....17

    Your Years of Service .....17

    Teaching Service .....18

        Unused Sick Leave .....18

    Credited Service .....18

        Prior Teaching, CSRS and DCPS Service .....18

        Prior Service in the U.S. Armed Forces .....19

**Types of Retirement Benefits .....21**

    Voluntary Retirement Benefit .....21

    Involuntary Retirement Benefit .....21

    Deferred Retirement Benefit .....21



Disability Retirement Benefit .....	21
Recovery From Your Disability .....	22
Earning Income While You Are Receiving a Disability Retirement Benefit .....	22
<b>Calculating Your Retirement Benefit .....</b>	<b>23</b>
Voluntary Retirement Benefit .....	23
Involuntary Retirement Benefit .....	24
Deferred Retirement Benefit .....	24
Disability Retirement Benefit .....	24
Minimum Disability Benefit Allowable .....	25
Cost-of-Living Adjustments .....	25
How and When Retirement Benefits Are Paid .....	26
<b>Retirement Benefit Payment Options .....</b>	<b>27</b>
Payment Options .....	27
Unreduced Annuity Option .....	28
Reduced Annuity with a Maximum Survivor Annuity .....	28
Reduced Annuity with a Partial Survivor Annuity .....	28
Electing a Percentage or a Dollar Amount .....	29
Percentage Amount Example .....	29
Fixed Dollar Amount Example .....	29
Changing Your Election If You Were Single at Retirement .....	30
Reduced Annuity with Life Insurance Benefit .....	30
Converting Your Insurance Benefit .....	31
Reduced Annuity with a Survivor Annuity to a Person with an “Insurable Interest” .....	31
Calculating Your Benefit Reduction .....	31
Amount of the Benefit .....	32
<b>Survivor Benefits .....</b>	<b>33</b>
Pre-Retirement Survivor Benefits .....	33
Survivor Benefits for Your Spouse.....	33
Minimum Allowable Survivor Benefit .....	34
Survivor Benefits for Your Children .....	35
If Your Survivors Include Both a Spouse and Children .....	35
If You Have Surviving Children But No Surviving Spouse .....	36
Survivor Benefits for Dependent Parents .....	36
Post-Retirement Survivor Benefits .....	36
Electing a Survivor Benefit for Your Spouse .....	36
Benefits for Your Eligible Children .....	36
<b>Applying for and Receiving Your Benefit .....</b>	<b>37</b>
Applying for a Voluntary Retirement Benefit .....	37
Timetable to Apply for a Voluntary Retirement Benefit .....	37
Applying for an Involuntary Retirement Benefit .....	38
Applying for a Disability Retirement Benefit .....	38
Disability Retirement Benefit Payments .....	38
Applying for a Deferred Retirement Benefit .....	39



Applying for a Survivor Benefit .....	39
If You Die Before You Retire .....	40
If You Die After You Retire .....	40
If You Are Denied a Benefit .....	40
Denial of a Disability Retirement Benefit .....	40
Denial of Retirement or Survivor Benefits .....	41
Appeal Rights .....	41
Benefits Accrued Through June 30, 1997 .....	41
Judicial Review .....	42
Benefits Accrued After June 30, 1997 .....	42
Judicial Review .....	42
Benefits Accrued Before, On and After June 30, 1997 .....	43
If You Disagree with the Amount of Your Benefit .....	43
<b>General Information .....</b>	<b>45</b>
Continuing Your Health and Life Insurance Benefits .....	45
Social Security Retirement Benefits .....	45
Administrative Information .....	45
Office of D.C. Pensions .....	45
District of Columbia Retirement Board .....	45
<b>Contact Information .....</b>	<b>47</b>
DCRB .....	47
ODCP .....	48
OPM .....	48
DCPS ESD .....	48
OPRS .....	50
WTU .....	50
CSO .....	50
<b>Frequently Asked Questions .....</b>	<b>51</b>
Frequently Asked Questions for Actives, Terminated Vested, and Retired Plan Members .....	51
Frequently Asked Questions for Survivors .....	53
<b>Glossary of Terms .....</b>	<b>55</b>
<b>Abbreviations/Acronyms .....</b>	<b>61</b>



# Plan Highlights

## Mandatory Membership

Your membership in the Teachers' Retirement Plan is automatic when you begin working in the **District of Columbia Public School (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.

As an active Plan member, you must contribute a portion of your salary to help fund your retirement benefit. Your contributions are automatically deducted from your pay. Additional funding comes from your employer and the earnings from the investments of Plan assets.



## Retirement Benefits

Your retirement benefit is based on a formula. To be eligible to receive a retirement benefit, you must meet certain age and years of service requirements. Your years of service must include 5 years of **eligible service** as a **DCPS teacher**. Once you meet the 5-year eligible service requirement, you are vested in a retirement benefit and entitled to a retirement benefit when you become eligible.

You are eligible for a **voluntary retirement benefit** if you separate from DCPS at:

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

Your service includes your eligible service, your work as a DCPS teacher (**DCPS service**), your **teaching service**, and certain other service (**credited service**). The service used to determine your eligibility for a retirement benefit is generally used to calculate your retirement benefit (see pages 19-21).

If you are involuntarily separated from DCPS prior to voluntary retirement, you may be eligible for an **involuntary retirement benefit** if you have at least:

- 25 years of service; or
- 20 years of service and are age 50 or older.

Otherwise, if you are vested and separate from DCPS prior to voluntary retirement and are not eligible for an involuntary retirement benefit, you are a **terminated vested** Plan member and must choose to receive either a **deferred retirement benefit** (beginning at age 62) or a **lump-sum refund of your retirement contributions**. If you receive a lump-sum refund, you forfeit your deferred retirement benefit. If you are not vested when you separate, you must receive a lump-sum refund of your retirement contributions.



If you are vested before you separate 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**, **eligible surviving children** or **dependent parents** will receive a **survivor benefit**.

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

**Note:** **Domestic partners** are generally treated the same as spouses for purposes of benefits based on service after June 30, 1997. Unless otherwise noted, references to spouses in this SPD also apply to domestic partners for purposes of benefits based on service after June 30, 1997.

# Plan Participation

Your participation in the Plan is mandatory if you are an **eligible teacher**. 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. This includes permanent appointments working at least 20 hours per week on an ongoing, regular basis.

Substitute teachers, teacher aides, and rehired retired teachers are not eligible teachers.

If you terminate from DCPS to work in a D.C. Public Charter School as a teacher within 60 days of your DCPS termination and you want to continue your participation in the Plan as an active Plan member, you must make your election at the time the charter school hires you. If you fail to make a timely election, your active Plan participation will end.

## 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 survivor benefits, 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 member. Each pay period, your **mandatory retirement contribution** is automatically deducted from your gross pay. 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.

To request a summary of your retirement contributions, you must contact the District's Office of Pay and Retirement Services (**OPRS**) or DCPS's **Employee Services Division (ESD)** for a copy of your **Individual Retirement Record (IRR)**.

Your mandatory Plan contributions (and any voluntary contributions) are not forfeited if you leave the DCPS system before you retire.

## Non-DCPS Service Contributions

You can 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**), **active 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 amount of any required service contribution is calculated by DCRB. Your service contributions must be completed before you retire.

## Leaves Of Absence

Up to six months of approved leave without pay each **fiscal year** may be credited under the Plan as teaching service without making mandatory contributions. For certain types of authorized leaves

### DID YOU KNOW?

**Your mandatory retirement contribution is eight percent of your annual salary if you were hired on or after November 1, 1996.**

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**

If you take an extended, approved leave of absence without pay from the DCPS system to work in a charter school, your Plan participation continues. The public charter school will continue to deduct your mandatory retirement contributions from your charter school salary and make the required employer contribution. Your charter school forwards those contributions to the D.C. Office of Finance and Treasury (**OFT**).

### **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 ESD within 60 days after your leave begins. You must arrange to continue to make your mandatory contributions to the Plan during your leave.

If your union continues to pay your DCPS salary during your union leave, your mandatory contributions will continue to be deducted from your pay.

### **Educational Leaves of Absence**

If you take an authorized educational leave of absence with partial pay, your mandatory contributions will continue to be withheld from your partial pay. However, if you take an authorized educational leave of absence without pay that exceeds six months in any fiscal year, you must make the mandatory contributions that you would have had deducted from your teaching salary, 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**

The above six months of approved leave without pay per fiscal year rule applies to the time during which you are on authorized leave without pay due to workers' compensation. Workers' compensation leave is limited to two years.

### **Military Service**

Your teaching service includes your **military leave** taken while employed by DCPS.

In addition, if you leave your position to enter the military service, you will not be considered separated from DCPS during such military service performed during a period of war or national emergency proclaimed by the President or declared by Congress, provided certain conditions are met. You may receive up to five years of teaching service for such military service. You must contact the ESD for more information.

***You are not required to make contributions for this military service.***

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

## Refund of Plan Contributions

If you leave the DCPS system before you retire and 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. Partial refunds are not permitted. Your refund does not include employer contributions, earnings, or interest.

Your refund may be eligible for rollover into another eligible retirement plan or an **individual retirement account** or annuity (**IRA**). If you do not roll over the taxable portion of your refund and you are under age 59½, your refund may be subject to an additional 10% federal income tax.

If you receive a refund, your Plan participation ends, and you will not receive a retirement benefit from the Plan unless you are later rehired by DCPS as an eligible teacher.

## Separation Before Retirement

If you separate from the DCPS system before you retire, your active participation in the Plan ends.

### Vested Plan Member

If you separate with at least five years of eligible service, you are a terminated vested member and may elect to receive a deferred retirement benefit beginning at age 62 or an immediate lump-sum refund of your Plan contributions.

If you receive a refund, your Plan participation ends and you forfeit your service credit and your deferred retirement benefit. You cannot later change your mind and request a deferred retirement benefit.

If you elect to receive a deferred retirement benefit, your Plan contributions remain in the Plan; but if you change your mind prior to age 62, you may request a refund. No earnings or interest are included in the refund. When you are close to 62, you should submit your claim for a deferred retirement benefit to DCRB.

**Important:** As a terminated vested member, it is your responsibility to make sure your contact information with DCRB is current.

### Non-Vested Plan Member

If you are not vested when you separate, you must receive a refund of your Plan contributions. To receive your refund, you must submit your refund application to DCRB.

## Return To Work

### Before Retirement

If you separated from DCPS for reasons other than retirement and are later rehired by DCPS as an eligible teacher, you may receive credit for your service before your separation as follows:

**If you did not receive a refund**, you automatically retain your prior DCPS service if you return to work for DCPS as an eligible teacher. Your original hire date and contribution rate remain the same.

**If you received a refund**, you may restore your prior DCPS service by redepositing your refunded amount, plus any required interest, into the Retirement Fund immediately upon rehire. DCRB will

### DID YOU KNOW?

**If you leave the DCPS system before you retire, your refund will include your mandatory retirement contributions and any service contributions you may have made. Partial refunds are not permitted. Your refund does not include employer contributions, earnings, or interest.**



calculate the amount of your redeposit. You will also make your payment method elections upon rehire, which can be 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.

If you make a redeposit, your original date of hire and contribution rate will apply. If you do not make a timely redeposit upon your rehire, you will be treated as a new hire under the Plan.

In both scenarios, the time between your separation and rehire will be treated as a non-creditable break-in-service, unless any of it is allowed to be credited under the Plan.

### **After Retirement**

If you are a retired Plan participant and you are later rehired by the DCPS system or elsewhere in the District of Columbia Government, you cannot participate in the Plan as an eligible teacher. You will continue to receive your retirement benefit from the Plan uninterrupted and will not earn any additional service credit under the Plan. However, your salary may be offset (reduced to not less than that required under 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 if you are reemployed as a substitute teacher.

*Example:*

*Elana retires from teaching at DCPS and receives an annual retirement benefit of \$40,000. She is later rehired by the District with a salary of \$70,000. Her salary will be reduced to \$30,000 (\$70,000 - \$40,000).*

## 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 changes in marital/domestic partnership status, contact and/or banking information, or death of a dependent. Notification delays may cause administrative delays resulting in benefit payment suspensions or overpayments. Such life events may also affect your retirement benefit and your survivor's benefit.

### Status of Marriage or Domestic Partnership

If you marry or register a domestic partnership before you retire, you need to contact DCPS ESD if you would like to change your **beneficiary** designation for any available refund that may be payable at your death.

If your marital/domestic partnership status changes after you retire or terminate from DCPS as a vested Plan member, you need to contact DCRB to update any applicable beneficiary designations or tax withholding.

If you are single when you retire, and later your status changes, you may change your benefit payment election to a Reduced **Annuity** with a Maximum Survivor Annuity or a Reduced Annuity with a Partial Survivor Annuity, which will decrease your retirement benefit to provide a survivor annuity to your eligible survivor in the event you predecease your survivor.

To elect a reduced annuity with a survivor annuity, you must file a signed election form with DCRB within one year of the date of your status change. Your election is irrevocable. If your survivor predeceases 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 annuity and you divorce or terminate your domestic partnership, your retirement annuity will be restored prospectively to the unreduced amount. A **qualifying court order (QCO)** however, may prevent this if your **former spouse** is entitled to a post-retirement survivor annuity.

### Qualifying Court Order

If you are married and later divorce, the Plan may be required to pay benefits to your former spouse. The amount and type of benefit depend upon the terms of your divorce in your QCO. If DCRB receives a Court Order that it determines is acceptable to the Plan as a QCO under the D.C. Spouse Equity Act of 1988, your former spouse may receive a portion of your retirement benefit and/or a survivor annuity. The award of a survivor annuity may preclude a terminated vested member from receiving a refund. QCOs issued after your death are not acceptable.

To be acceptable by DCRB, the QCO must identify, among other things:

- your former spouse's share of your retirement benefit as a fixed-dollar amount, a percentage or fraction of your benefit;

#### DID YOU KNOW?

**If you are single at retirement and marry or register a domestic partnership after retirement, you may elect a reduced retirement annuity with a survivor annuity within one year of your status change by notifying DCRB.**

- whether your former spouse's share is to be increased by a **cost-of-living adjustment (COLA)**; and
- whether your former spouse is entitled to all or a portion of the survivor annuity.

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

#### DID YOU KNOW?

**If you meet the eligibility requirements to retire voluntarily, you should apply to DCPS ESD at least 90 days before your proposed retirement date.**

If your retirement benefit is reduced to provide your former spouse with a post-retirement survivor annuity pursuant to a QCO, 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 QCO) and your former spouse will not receive a survivor annuity.

If your former spouse is receiving survivor annuity payments and remarries before age 55, the payments stop permanently.

**Important:** The D.C. Spouse Equity Act does not apply to domestic partners. To request a D.C. Spouse Equity Act Information packet, please contact the DCRB Member Services Center.

### If You Become Disabled

If you have five years of eligible service at the time you become disabled, you may be eligible for a disability retirement benefit.

### If You Plan to Apply For a Voluntary Retirement Benefit

If you meet the eligibility requirements to retire voluntarily, you should apply to DCPS ESD at least 90 days before your proposed retirement date.

### When You Die

Upon your death, your survivors must contact either DCPS ESD (if you were an active Plan member) or the DCRB Member Services Center (if you were a terminated vested or a retired Plan member) to notify the Plan of your death and request information for filing claims for any survivor benefits and/or lump-sum payments.

### Death Before Retirement

If you die while employed as a DCPS teacher, and you had at least 18 months of DCPS service, your eligible survivor will be entitled to a survivor annuity.

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

## Death After Retirement

If you die after you retire, your eligible surviving child(ren) will receive a survivor annuity. Your **surviving spouse** 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. 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 DCPS service;
- without a spouse, 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 below.

### Death After Retirement

If you die after retirement, and the amount of retirement benefits paid to you before your death is less than the total amount of your retirement and service contributions and you have no survivors eligible for a survivor annuity, the unpaid portion of your contributions will be paid in a lump sum under the order of precedence.

Also, any unpaid portion of your retirement benefit accrued during the month of your death will be paid in a lump sum under the order of precedence even if a survivor annuity is paid. Similarly, unpaid amounts when an alternate payee dies will be paid under two through six of the order of precedence.

### 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(ies) you designated in a written, signed and witnessed statement received by DCRB prior to your death;
2. your spouse (does not include a former spouse);
3. your children, and if any child does not survive you, the children of your deceased child (your grandchildren);
4. your parent(s);
5. your estate;
6. your next of kin as determined by DCRB under intestate law of the state you lived in at the time of your death.

*\*Two through six also apply to a deceased alternate payee's unpaid assigned share of a retirement benefit under a QCO.*

### DID YOU KNOW?

**Your surviving spouse 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.**





# 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 of pay 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 Sondra's pay since she started teaching in 2010. If she retired at the end of 2022, her average salary would generally be based on the years 2020-2022 because during those years she earned her highest salary. Let's assume Sondra earned one rate of pay during each calendar year, as follows:*

<b>Year</b>	<b>Salary</b>
2010 .....	\$77,462
2011 .....	\$81,335
2012 .....	\$87,431
2013 .....	\$95,366
2014 .....	\$96,460
2015 .....	\$98,285
2016 .....	\$102,216
2017 .....	\$105,283
2018 .....	\$107,389
2019 .....	\$107,549
2020 .....	\$109,700*
2021 .....	\$112,433*
2022 .....	\$116,379*

\*Her Average Salary is:  $\$112,837 (\$109,700 + \$112,433 + \$116,379 \div 3)$  = the highest earnings during 36 consecutive months.

## Your Years of Service

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



## Teaching Service

You earn one year of teaching service for each year you work at DCPS as an eligible teacher:

- in a salary class position ET 1-15 in the DCPS system under a temporary, probationary, or permanent appointment; and
- as a D.C. Public Charter School teacher who is a Plan participant.

### DID YOU KNOW?

**Your unused sick leave at retirement is used to increase your total service included in your voluntary or disability retirement benefit calculation only. It cannot be used to determine your eligibility for retirement or for determining your average salary.**

Teaching service also includes certain periods of authorized leaves of absence and military service described on the next pages.

## Unused Sick Leave

Your unused sick leave at retirement is used to increase your total service included in your voluntary or disability retirement benefit calculation only. It 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 have your unused sick leave added. 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. However, you may be required to make service contributions. Your non-DCPS service will be credited once you have at least five years of eligible service.

**Note:** You can only receive credit for the same period of time once (e.g., time spent in the military while on leave from a civilian position cannot be credited as military service and civilian service).

## 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 school system or an equivalent school system outside of the DCPS System (referred to as non-DCPS teaching service).
- Certain other service in the DC 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:
  - 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:*

*Bill worked for 10 years (from 2007 to 2017) in the Prince Georges County Maryland Public School System. Then, in 2018, he began working in the DCPS system. If he wants credit for the years he taught*

*in Prince Georges County, he will need to make contributions for those years at the rate of 8% of the average annual salary for a DCPS teacher from 2007 to 2017, 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 the amount required to purchase the service includes interest, the sooner a purchase is made, the lower the amount may be. Such purchases may be made in one lump-sum payment, including rollover contributions, or in installment payments via salary deductions that cannot exceed 100 months. Contact DCPS ESD for more information, including 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 purchased retirement benefit under this Plan may be reduced by the amount of the retirement benefit you are entitled to receive for that service from the other retirement plan.

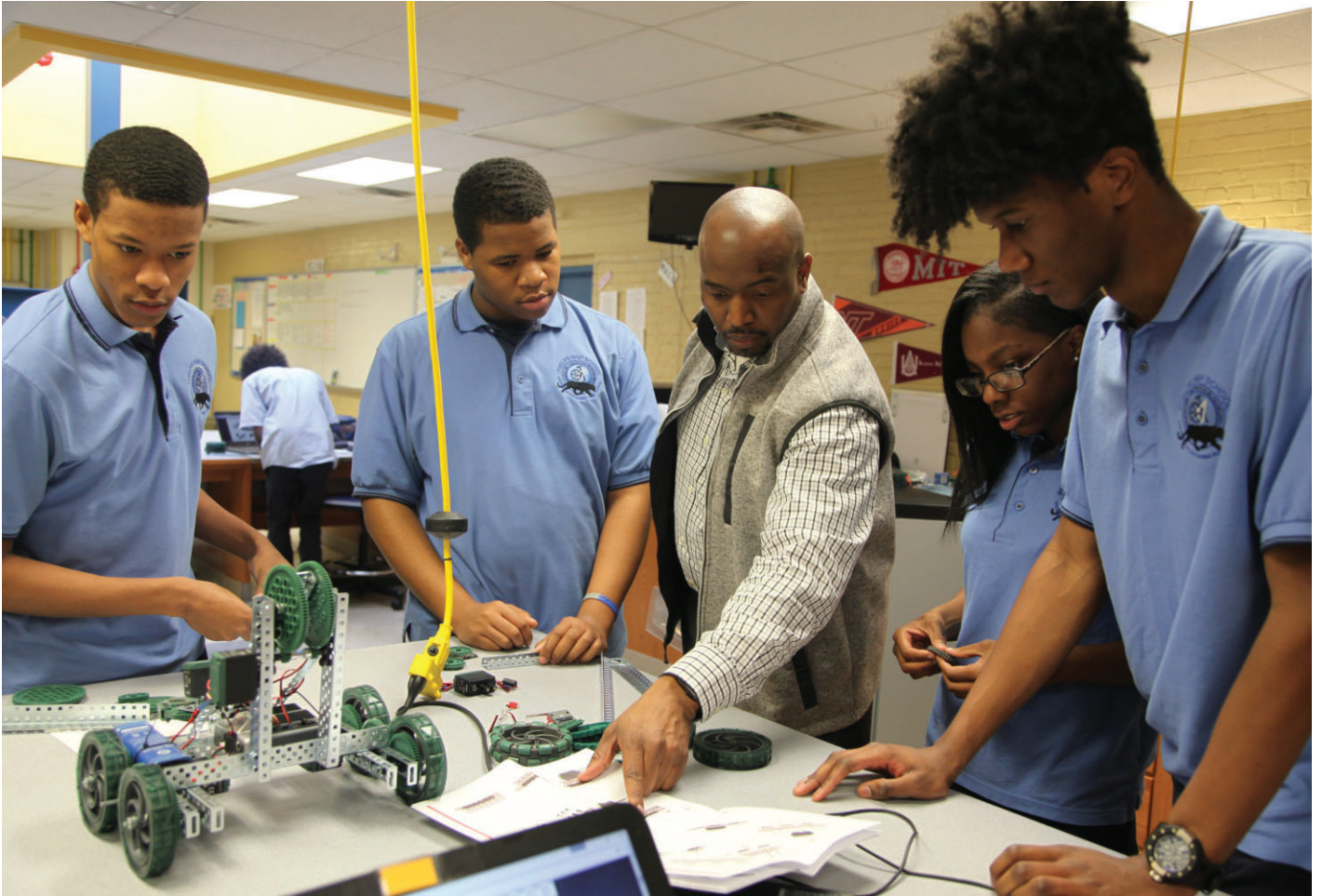
If you left DCPS before retiring and you return to DCPS as an eligible teacher, your prior DCPS teaching service will be credited if you either left your contributions in the Plan or you redeposited your refund (see page 11).

#### **Prior Service in the U.S. Armed Forces**

You may receive credited service for the period of time you served in the Armed Forces prior to your separation from DCPS, if 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, except when you were ordered to active duty.

**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 because of a service-connected disability incurred in combat and caused by an instrumentality of war.





# Types of Retirement Benefits

## Voluntary Retirement Benefit

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

- at least age 62; or
- at least age 60, and you have 20 years or more of service; or
- at least age 55, and you have 30 years or more of service; or
- any age, and you have 30 years or more 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 or more of service; or
- 20 years or more 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 permanently 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). See page 24 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 eligible for a voluntary or disability retirement benefit, you may elect to receive a deferred retirement benefit or an immediate lump-sum refund of your Plan contributions. If you elect the deferred retirement benefit, you can 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 72–75 depending on the year you were born). If you receive a refund of your contributions, you will not be entitled to any other benefit from the Plan.

## 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:

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

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 continue to receive workers' compensation payments if you are receiving a retirement benefit under the Plan.

### **Recovery From Your Disability**

If you recover from your retirement disability before you meet the age and service requirements for voluntary retirement, and DCPS provides written notification of your recovery, DCPS ESD will appoint you to the next available position 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. If you retired with a permanent disability that rendered you incapable of performing your job, you cannot return to your teaching position and you are not subject to annual medical exams or earnings income review.

### **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 payments may resume if you continue to be disabled and your earnings fall under 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 time is added for unused sick leave.

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

**Step 1.** Multiply your average salary by 1.5% (0.015) and then multiply by 5 (for your first 5 years of service). **Note:** If you have less 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 10 years. (If you have more than 10 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 10.**

**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 = \$ \_\_\_\_\_**

**Important:** Your monthly annuity payments are rounded to the nearest dollar.

*Example:*

*Caroline decides to retire at age 60. She has 25 years of service and is eligible for a voluntary retirement benefit. Her average salary is \$101,000. Her annual unreduced retirement annuity is calculated as follows:*

1.  $\$101,000 \times 1.5\% \times 5 \text{ years of service} = \$7,575$  (for her first 5 years of service)
2.  $\$101,000 \times 1.75\% \times 5 \text{ years of service} = \$8,838$  (for her next 5 years of service)
3.  $\$101,000 \times 2\% \times 15 \text{ years of service} = \$30,300$  (for her final 15 years of service)
4.  $\$7,575 + \$8,838 + \$30,300 = \$46,713$  per year



Caroline's annual unreduced voluntary retirement benefit is \$46,713. Because monthly benefit amounts are rounded to the nearest dollar, Caroline will receive \$3,893 each month (\$46,716 per year).

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.

**DID YOU KNOW?**

**An involuntary retirement benefit is calculated the same way as a voluntary retirement benefit, except that if you are under age 55 when you retire, your benefit will be reduced by 1/6th of 1% for each full month you are under age 55 at the time you retire.**

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

In Caroline's case, the computation would be:  $\$101,000 \times 0.02 \times 25 = \$50,500$ . Because monthly benefit amounts are rounded to the nearest dollar, Caroline will receive \$4,208 per month or (\$50,496 per year).

**Involuntary Retirement Benefit**

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

*Example:*

*Dwayne was hired before November 1, 1996 and retired involuntarily at age 50. He has 23 years of service, and his average salary is \$94,635. His benefit is computed as follows:*

1.  $\$94,635 \times 1.5\% \times 5 = \$7,098$  (first 5 years of service)
2.  $\$94,635 \times 1.75\% \times 5 = \$8,281$  (second 5 years of service)
3.  $\$94,635 \times 2\% \times 13 = \$24,605$  (last 13 years of service)
4.  $\$7,098 + \$8,281 + \$24,605 = \$39,984$
5. Reduced by 0.00166 per month for 60 months (the number of months that Dwayne is under 55):  $60 \times 0.00166 = 10\%$ ;  $\$39,984 \times 0.10 = \$3,998.40$ ; Dwayne's annual benefit is reduced by \$3,998.40 to \$35,985.60 per year ( $\$39,984 - \$3,998.40$ ) and rounded to the nearest dollar, for a \$2,999 monthly benefit payment, \$35,988 yearly payment.

**Deferred Retirement Benefit**

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

**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 under the Plan. If you retire under disability immediately after your workers' compensation leave ends, your average salary is calculated for the period prior to when you were on leave. The benefit is calculated the same way as the voluntary retirement benefit, including additional time for unused sick leave, and the Plan provides a minimum disability benefit, as described below.



## Minimum Disability Benefit Allowable

The Plan does 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.

*Example:*

*Gloria was hired before November 1, 1996 and retires due to a disability at age 50. Her average salary is \$95,366 and she has 15 years of service. Gloria's benefit is calculated the same way as a voluntary retirement benefit, as follows:*

1.  $\$95,366 \times 1.5\% \times 5$  (first 5 years of service) = \$7,152.45
2.  $\$95,366 \times 1.75\% \times 5$  (next 5 years of service) = \$8,344.53
3.  $\$95,366 \times 2.0\% \times 5$  (final 5 years of service) = \$9,536.60
4.  $\$7,152.45 + \$8,344.53 + \$9,536.60 = \$25,033.58$

*This equates to \$2,086/monthly or \$25,032 yearly.*

*Although Gloria's calculated benefit is \$25,032, we must find out if this amount is lower than the Plan's minimum allowable benefit. To determine that, we compare Gloria's calculated benefit to the lesser of Option A or B.*

OPTION A: 40% of Gloria's \$95,366 average salary is \$38,146.

OPTION B: Because Gloria 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.  $\$95,366 \times 1.5\% \times 5$  (first 5 years of service) = \$7,152.45
2.  $\$95,366 \times 1.75\% \times 5$  (next 5 years of service) = \$8,344.53
3.  $\$95,366 \times 2.0\% \times 15$  (final 15 years of service) = \$28,609.80
4.  $\$7,152.45 + \$8,344.53 + \$28,609.80 = \$44,106.78$

*In this case, OPTION A (\$38,146) is less than OPTION B. Because \$38,146 is greater than her calculated benefit of \$25,032, Gloria would be paid a disability retirement benefit of \$38,146 per year, or \$3,179 per month (rounded to the nearest dollar).*

## Cost-of-Living Adjustments

An annual COLA may be added to your retirement annuity. 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 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.**

### DID YOU KNOW?

**An annual COLA may be added to your retirement annuity. COLAs are effective on March 1 and are included in benefit payments on and after April 1.**



## How and When Retirement Benefits Are Paid

Once DCRB's Benefits Department has all the required information and documents from your ESD to calculate your retirement benefit, you should receive your first payment between 60 and 90 days of your benefit commencement date (which is the day after your retirement). Your first payment will be retroactive to your benefit commencement date. Your retirement benefit is paid to you in the form of a lifetime annuity in monthly payments 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 submit 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](http://www.dcrb.dc.gov). Alternatively, you may use DCRB's self-service portal to update your direct deposit information at <https://dcrb.dc.gov/page/dcrb-self-service>. Untimely notification may cause your payment to be delayed or suspended.

It is also important that you contact the DCRB Member Services Center if you move or want to change your tax withholding elections. Changes of address and tax withholding forms are also available on DCRB's website. To change your address, you may also use DCRB's self-service portal.

Your benefit payments may be subject to federal and state income taxes. Your annual benefit payments are reported to you and the IRS on a 1099-R form in January of each following calendar year. 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 QCO. In the event you become mentally or legally incapacitated, payments may be made on your behalf to your fiduciary.

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

# Retirement Benefit Payment Options

When you retire, you must choose whether to provide a survivor annuity for your eligible surviving spouse or a named beneficiary upon your death. Your options depend upon whether you are single, married or have a domestic partner when you retire.

## Payment Options

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

Option	Your Marital Status/ Partnership Status	Description	Who Can Receive 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 survivor 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 survivor will receive a partial annuity designated by you, that can range from \$12 per year 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, domestic partnership, or single	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



**Note:** Domestic partners are generally treated the same as spouses for purposes of benefits based on service after June 30, 1997. Unless otherwise noted, references to spouses in this SPD also apply to domestic partners for purposes of benefits based on service after June 30, 1997.

### 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 have a spouse or domestic partner and you elect the unreduced annuity, they will not be eligible for a survivor benefit. However, your children will be entitled to survivor benefits as long as they remain eligible.

### Reduced Annuity with a Maximum Survivor Annuity

If you have a spouse or domestic partner 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 survivor, they 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: Leonard's unreduced annuity is \$45,000.*

$$(\$45,000 - \$3,600) = \$41,400$$

$$(\$41,400 * 10\%) = \$4,140$$

$$(2.5\% * \$3,600) = \$90$$

$$(\$90 + 4,140) = \$4,230$$

$$(\$45,000 - \$4,230) = \$40,770$$

*Therefore, Leonard's reduced annual annuity would equal \$40,770. The survivor annuity would be 55% of the unreduced annuity or \$24,750 ( $\$45,000 \times 0.55$ ) per year.*

### Reduced Annuity with a Partial Survivor Annuity

If you have a spouse or a domestic partner 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 survivor, they 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:

Step 1. Take the annual survivor annuity you have chosen and divide that amount by 55%. The result cannot be more than the amount of your annuity, and if it is, you must choose a smaller survivor annuity.

#### DID YOU KNOW?

**If you have a spouse or domestic partner when you retire, you may choose to receive your retirement benefit as a "Reduced Annuity with a Maximum Survivor Annuity."**

Step 2. Take up to the first \$3,600 of this amount and multiply it by 2.5%.

Step 3. Then take the remaining amount over \$3,600 and multiply it by 10%.

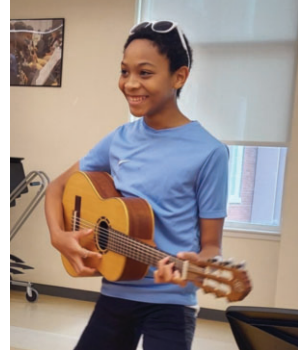
Step 4. Add the amounts from steps 2 and 3 to determine the amount of the reduction in your annuity.

### **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 \$12 up to any amount less than the maximum survivor annuity (i.e., less than 55% of your unreduced annuity).

*For example:*

*Wilma's unreduced retirement benefit is \$40,000. She wants to provide a partial survivor annuity for her husband. The survivor annuity she elects cannot be more than the maximum survivor annuity of 55% of her unreduced retirement annuity, so it cannot be more than \$22,000.*



### **Percentage Amount Example**

*For example: Wilma decides to elect 50% of her unreduced benefit as a partial survivor annuity for her husband. That means that Wilma's husband will receive a survivor annuity of \$20,000 (\$40,000 x 0.50) per year if Wilma dies before he does. To provide this benefit, Wilma's annuity is reduced as follows:*

$$\$20,000 \text{ (the annual survivor benefit)} \div 55\% = \$36,364$$

$$(\$36,363.64 - \$3,600) = \$32,764$$

$$(2.5\% \text{ of the first } \$3,600) = \$90$$

$$(10\% \times \$32,764) = \$3,276$$

*The annuity is reduced by \$3,366 (\$90 + \$3,276)*

*Wilma's reduced annuity would be \$36,634 (\$40,000 - \$3,366).*

### **Fixed Dollar Amount Example**

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

$$\$5,000 \text{ (the annual survivor benefit)} \div 55\% = \$9,091$$

$$(\$9,091 - \$3,600) = \$5,491$$

$$(2.5\% \text{ of the first } \$3,600) = \$90$$

$$(10\% \times \$5,491) = \$549$$

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

*Wilma's reduced annuity would be \$39,361 (\$40,000 - \$639).*

## Changing Your Election if You Were Single at Retirement

If you are single when you retire and your status changes after your retirement, you can change your Unreduced Annuity election to either:

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

### DID YOU KNOW?

**If your former spouse obtains a QCO, he or she may have rights to a survivor annuity that may impact a subsequent survivor's entitlement to a survivor annuity.**

To elect one of these options, you must submit a signed election form to DCRB within one year of the date of your status change. Your reduced annuity will become effective on the first business day of the month after the date your filed election is approved.

If at retirement you elected a Reduced Annuity with a Life Insurance Benefit and the individual designated as the beneficiary is not your spouse or domestic partner and you change your election to a Reduced Annuity with a Maximum or Partial Survivor Annuity, your change will prospectively void your prior election. If you elected a Reduced Annuity with a Survivor Annuity to a Person with an Insurable Interest, this election will also be prospectively voided.

Once you elect a Reduced Annuity with a Maximum or Partial Survivor Annuity or Life Insurance Benefit for your spouse or domestic partner, you cannot change your election as long as you remain married or in a domestic partnership. If your spouse or partner predeceases you or you divorce or terminate your partnership, you must inform the DCRB Member Services Center for your benefit amount to be increased to an unreduced benefit for future payments.

If your status later changes, you will be able to elect one of the reduced annuity options described above. Your survivor will be entitled to a survivor benefit if:

- you and your new survivor were married or in a partnership for at least two years immediately before your death, or your new survivor is the parent of a child from the marriage or partnership; and
- your new survivor 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 QCO, he or she may have rights to a survivor annuity that may impact a subsequent survivor's entitlement to a survivor annuity.

## 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 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. The amount of your annuity 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. If your beneficiary predeceases you and you do not redesignate a beneficiary, upon your death, the life insurance benefit will be paid according to the Plan's order of precedence shown on page 18. The Plan's beneficiary form is used to make your designation.

*Example:*

Malcolm's unreduced retirement annuity 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, Malcolm's annuity is reduced by \$75 per month, the amount that will pay for the life insurance benefit. In this case, Malcolm'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 may choose to increase your retirement benefit by converting the value of the life insurance amount to an additional annuity of comparable value.

**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 whom 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.

**Note:** If you designate your child, that child will not be entitled to receive the child survivor annuity otherwise paid to eligible surviving children.

To elect the insurable interest option, you must be:

- single; 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 for your reduced annuity to be increased to an unreduced annuity 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.

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

**DID YOU KNOW?**

**If your designated survivor predeceases you, you must inform DCRB's Member Services Center for your reduced annuity to be increased to an unreduced annuity for all future payments.**



### **Amount of the Benefit**

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

*Example:*

*Rhonda'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, Nancy, lives with her and relies on her for financial support. Nancy is 7 years younger than Rhonda, so Rhonda's annuity is reduced to 85% of her unreduced benefit or \$21,250 ( $\$25,000 \times 0.85$ ). When Rhonda dies, Nancy will receive 55% of the reduced amount that Rhonda was receiving at the time of her death.*

# Survivor Benefits

The Plan provides a survivor benefit, in the form of an annuity, to your eligible survivor(s) upon your death.

## 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, **surviving child(ren)**, or dependent parent(s) may be eligible to receive monthly survivor benefit payments. Payments are effective as of the day after your death and continue for as long as your survivor remains eligible to receive 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 11).

## Survivor Benefits for Your Spouse

Your surviving spouse may be eligible to receive a survivor annuity if they were married to you or in a domestic partnership with you for at least two years at the time of your death or they are the parent of your child(ren) from such marriage or partnership. In general, the 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.

**Note:** Domestic partners are generally treated the same as spouses for purposes of benefits based on service after June 30, 1997. Unless otherwise noted, references to spouses in this SPD also apply to domestic partners for purposes of benefits based on service after June 30, 1997.

*Example:*

*Gordon, who was hired before November 1, 1996, died before he retired. At the time of his death, his average salary was \$90,000 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:*

*Step 1.  $\$90,000 \times 1.5\% \times 5$  (first 5 years of service) = \$6,750*

*Step 2.  $\$90,000 \times 1.75\% \times 5$  (next 5 years of service) = \$7,875*

*Step 3.  $\$90,000 \times 2\% \times 13$  (last 13 years of service) = \$23,400*

*Step 4.  $\$6,750 + \$7,875 + \$23,400 = \$38,025$ .*

*Gordon's annual unreduced retirement benefit would have been \$38,025. His eligible surviving spouse will receive 55% of that benefit, which is \$20,914 ( $\$38,025 \times 0.55$ ) per year.*

### DID YOU KNOW?

**After you retire, you should contact DCRB Member Services about any changes to your survivor or beneficiary designations, contact and tax withholdings information, and banking information. After your death, your survivors should also contact DCRB Member Services about any changes in their contact and tax withholdings information and banking information.**

### Minimum Allowable Survivor Benefit

The survivor annuity 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.

*Example:*

*Ellie, who was hired before November 1, 1996, had an average salary at the time of her death at age 59 of \$75,000. 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:*

*Step 1.  $\$75,000 \times 1.5\% \times 5 = \$5,625$  (first 5 years of service)*

*Step 2.  $\$75,000 \times 1.75\% \times 5 = \$6,563$  (next 5 years of service)*

*Step 3.  $\$75,000 \times 2.0\% \times 10 = \$15,000$  (final 10 years of service)*

*Step 4.  $\$5,625 + \$6,563 + \$15,000 = \$27,188$*

*Ellie's calculated benefit would be \$27,188. Her eligible surviving spouse will receive 55% of that amount, or \$14,953 per year. But we must find out if this amount is lower than the Plan's minimum survivor benefit.*

OPTION A: \_

- *40% of Ellie's average salary of \$75,000 = \$30,000.*
- *$\$30,000 \times 55\% = \$16,500.$*

OPTION B: \_

*Ellie would have turned 60 in one year, so one year of service is added to her retirement benefit calculation:  $\$75,000 \times 2\% \times 1 = \$1,500.$*

*That extra \$1,500 is then added to her retirement benefit of \$27,188, which equals \$28,688.*

- *$55\% \times \$28,688 = \$15,779.$*

*The lesser of OPTIONS A and B is OPTION B's \$15,779.*

*Because \$15,779 is greater than Ellie's calculated benefit of \$14,953, her surviving spouse would receive an annual survivor benefit of \$15,779, or \$1,315 per month (rounded to the nearest dollar).*

The survivor annuity will be paid to your survivor for their lifetime unless your survivor remarries or enters a new domestic partnership before reaching age 55.

**Note:** If a surviving spouse annuity is based on service before and after June 30, 1997, and remarriage occurs after age 55 but before age 60, only the portion of the survivor benefit that is based on service accrued after June 30, 1997 will continue.

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 partnership ended if:

- your survivor 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).

#### DID YOU KNOW?

**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.**

## 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 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 [dcrb.dc.gov](http://dcrb.dc.gov).

A regular surviving child annuity will stop when the child no longer meets the eligibility requirements or dies, whichever is earlier. 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.

*Example:*

*Leon, 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, 2022. The total child survivor benefit of \$21,780\* was distributed equally among his children, so each child received \$7,260 per year. When Leon'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 \$7,260 per year (\$21,780 divided by 3).*

*\*Post-1979 and 3% Cap on COLA Rate*

## If Your Survivors Include Both a Spouse and Children

If you have a surviving spouse 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
- \$8,076 (if you were hired before January 1, 1980), \$7,776 (if you were hired between January 1, 1980 and October 31, 1996), or \$ 7,260 (if you were hired on or after November 1, 1996) per child; or
- \$24,228 (if you were hired before January 1, 1980), \$23,328 (if you were hired between January 1, 1980 and October 31, 1996), or \$21,780 (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, 2022, and are increased by future COLAs.

## If You Have Surviving Children But No Surviving Spouse

If you die without a surviving spouse, 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
- \$9,876 (if you were hired before January 1, 1980), \$9,492 (if you were hired between January 1, 1980 and October 31, 1996), or \$8,784 (if you were hired on or after November 1, 1996) per child; or
- \$29,628 (if you were hired before January 1, 1980), \$28,476 (if you were hired between January 1, 1980 and October 31, 1996), or \$26,352 (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, 2022, and are increased by future COLAs.

### DID YOU KNOW?

**Your dependent parent(s) may receive a survivor annuity if you do not have an eligible surviving spouse or child(ren). 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.**

## Survivor Benefits for Dependent Parents

Your dependent parent(s) may receive a survivor annuity if you do not have an eligible surviving spouse or child(ren). 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 the same way for an eligible surviving spouse. 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

When you retire, you may elect a reduced retirement benefit so that if you predecease your spouse, they will receive a survivor benefit. While pre-retirement survivor benefits for your spouse do not need to be elected, you must elect a post-retirement survivor benefit for your surviving spouse.

For a description of the survivor benefit options available for your spouse, 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. However, if you elect to receive a reduced retirement annuity and name your child as a survivor annuitant with an insurable interest, that child cannot receive the regular child survivor annuity.

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 you are survived by a spouse, and how many children are eligible for the survivor benefit.

# Applying For and Receiving Your Benefit

DCPS ESD approves eligibility for voluntary, involuntary and disability retirements, and pre-retirement survivor benefits. The DCRB Benefits Department approves eligibility for deferred retirement, post-retirement survivor benefits, lump-sum death payments, and survivor benefits for former spouses under a QCO. Eligibility for and calculation of benefit payments are made by DCRB.

**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 submit your application to DCPS ESD for voluntary retirement. Detailed information is available on DCPS's website at [dcps.dc.gov](http://dcps.dc.gov).

Before you submit your retirement application, you should 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 use DCRB's benefits calculator on [dcrb.dc.gov](http://dcrb.dc.gov)). Documents you will need include personnel action records (PAR) issued during your employment (e.g., hire, suspensions, leaves of absence, terminations and rehires); longevity form and purchase of service records, if applicable; a Form DD-214 for military service, if applicable; and a copy of your IRR from OPRS.

At least 60 days before your proposed retirement date, you should electronically submit your request to retire, your Declaration of Intent Not to Return (DINR), and your retirement application to DCPS ESD via Quickbase ([octo.quickbase.com](http://octo.quickbase.com)) by selecting DCPS Resignations and Retirement Database. Your application also includes your beneficiary designation for the Teachers' Retirement Plan, applicable tax withholding forms, and your direct deposit form. These forms are available from DCPS ESD and are on DCRB's website.

After DCPS ESD has reviewed your retirement application, your application, and all supporting documentation, including the effective date of your retirement and retirement PAR, will be forwarded to the DCRB Benefits Department and other necessary agencies.

### DID YOU KNOW?

**Before you submit your retirement application, you should contact DCPS ESD at least three to six months before your proposed retirement date to review.**

### Timetable to Apply for a Voluntary Retirement Benefit

What to Do	When to Take Action
Contact DCPS ESD and make an appointment for pre-retirement counseling and to obtain a retirement benefit estimate.	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 120 days before you plan to retire.
Submit an electronic application via the DCPS Resignations and Retirements Database in Quickbase.	At least 60 days before you plan to retire.



The DCRB Benefits Department will send you written acknowledgement of receipt of your retirement package. During its review, staff will notify you if information is missing or needed or if there are any outstanding issues which may delay the payment of your retirement benefit or impact your eligibility for a retirement benefit. After its review, 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 dispute the calculation. See "How and When Retirement Benefits Are Paid" on page 26.

### **Applying for an Involuntary Retirement Benefit**

If you are involuntarily separated from the DCPS system and you are eligible for involuntary retirement, DCPS will forward your application and supporting documents to the DCRB Benefits Department. DCRB will review and process in the same manner for a voluntary retirement benefit.

### **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.

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.

**Note:** Disability for workers' compensation does not automatically mean you are disabled for purposes of disability retirement or that you are eligible for disability retirement. DCPS must determine that you are incapable of performing your job duties due to your disability.

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 application, along with the appropriate materials, to the DCRB Benefits Department. DCRB staff will review and process in the same manner for a voluntary retirement benefit.

If DCPS determines that you are not eligible for 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 before you reach the age at which you could have voluntarily retired based on your years of service (or age 62 if you have less than five years of service) and you decline an appointment to a similar or equal position;

- 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 will 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.

The **Office of Risk Management (ORM)** will not pay you workers' compensation if you are receiving a retirement benefit. If you receive workers' compensation payments you are not entitled to receive, ORM will require you to return the payments.

### Applying for a Deferred Retirement Benefit

If you separate from DCPS for reasons other than retirement with at least five years of eligible service you must notify DCPS ESD at your separation if you would like to receive a deferred retirement benefit beginning at age 62 or a refund of your retirement contributions. If you elect a deferred retirement benefit, your election form will be retained in your personnel file. If you are at least 62 when you separate, you are eligible for voluntary retirement instead of a deferred retirement benefit.

Your deferred retirement benefit will not start automatically. To start your deferred retirement benefit beginning at age 62, you must submit a Deferred Retirement Application to the DCRB Benefits Department. You should submit your application at least 90 days before turning 62. You may download the application from DCRB's website at [dcrb.dc.gov](http://dcrb.dc.gov) or request it from the DCRB Member Services Center.

Your retirement benefit application will be reviewed and processed in the same manner for a voluntary retirement benefit.

Your deferred retirement benefit begins at age 62 and will be paid beginning the first business day of the following month you turn 62. You may have to pay a federal excise tax if you do not begin receiving your benefit by the required minimum distribution date (April 1 following the year you reach age 72-75 depending on the year you were born\*).

*\*Age 72 applies to terminated vested Plan members who were 72 before 2023; age 73 applies if you turn 72 after 2022, and 73 before 2033; and then increases to 75 if you turn 74 after 2023.*

**Note:** If your contact information changes after you separate, it is important that you contact the DCRB Members Services Center.

### 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 available lump-sum death benefit payment. Your survivor(s) must provide required documentation, which includes proof of eligibility (e.g., certified copy of birth certificate, marriage certificate/domestic partnership registration) and a certified copy of your death certificate. DCPS

#### DID YOU KNOW?

**To start your deferred retirement benefit beginning at age 62, you must submit a Deferred Retirement Application to the DCRB Benefits Department.**

or DCRB will determine if your survivor is eligible to receive a survivor benefit and/or lump-sum payment.

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

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

**DID YOU KNOW?**

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

**If You Die Before You Retire**

If you die after at least 18 months of eligible service while still in 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/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 survivors 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 benefit claim form and submit a certified copy of your death certificate and proof of eligibility to the DCRB Benefits Department for review and processing.

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 dispute the calculation. If the claim is denied, your survivor(s) will be informed of their review rights.

**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 a retirement benefit or survivor benefit is denied by DCRB, within 60 days after you receive DCRB's denial decision, you must submit a written reconsideration request to the DCRB Pension Administrator via mail, DCRB lobby dropbox, or fax:

### District of Columbia Retirement Board

Pension Administrator  
900 7th Street, NW, 2nd Floor  
Washington, DC 20001  
Fax: (202) 566-5001

Your request must include:

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

The DCRB Pension Administrator will review your reconsideration request and issue a written decision within 90 to 120 calendar days after receipt of your written request (see D.C. Code § 1-751).

DCRB's decision will:

- provide you with specific reasons for the decision; and
- notify you of your appeal rights.

## Appeal Rights

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

### Benefits Accrued Through June 30, 1997

If the DCRB Pension Administrator denies your request for reconsideration, you may appeal the decision to the Treasury Department (see 31 C.F.R. §§ 29.401 et seq.). Your appeal must be in writing and received by the Treasury Department within 60 calendar days from the date of the DCRB reconsideration decision letter. Your appeal can be sent to:

#### U.S. Department of the Treasury

Office of DC Pensions

#### By Mail:

1500 Pennsylvania Ave., NW  
Washington, DC 20220



**By Hand Delivery:**

1722 I Street, NW, 8th Floor  
Washington, DC 20220

**By Fax:** (202) 927-1763

Your appeal must include:

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

The Treasury Department will notify you in writing of its decision regarding your appeal. Its letter will:

- provide you with specific reasons for its decision, fully setting forth the Treasury Department's findings and conclusions on the appeal; and
- notify you of your right and timeframe to seek judicial review of the decision.

**Judicial Review**

If your appeal is denied by the Treasury Department, you may file a civil action in the United States District Court for the District of Columbia. The action must be filed within 180 calendar days after the date of the Treasury Department's letter informing you of its final decision.

**Benefits Accrued After June 30, 1997**

If the DCRB Pension Administrator denies your request for reconsideration, you may appeal the decision to the DCRB Executive Director. Your appeal must be in writing and be received by the DCRB Executive Director within 60 calendar days from the date of the DCRB reconsideration decision letter. Your appeal must include:

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

The DCRB Executive Director has 90 calendar days to issue a written decision but may take up to 120 calendar days if special circumstances require an extension of time for processing. The decision will:

- 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 letter informing you of its final decision. A copy of the action must be delivered to the DCRB Chair.

**Benefits Accrued Before, On and After June 30, 1997**

If the DCRB Pension Administrator denies your request for reconsideration, you may appeal the decision by submitting a written request to the Treasury Department as outlined above. The Treasury Department will consider your claim for a benefit based on service accrued through June 30, 1997, and the DCRB Executive Director will consider your claim for a benefit 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 benefit payment, you must follow the same review procedures described above under "Denial of Retirement or Survivor Benefits." The same procedures may apply if your payment is recalculated.

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







# General Information

## Continuing Your Health and Life Insurance Benefits

The Teachers' Retirement Plan does not provide health and life insurance benefits. Those benefits are available under the District of Columbia Employees Health Benefits (**DCEHB**) Program or the Federal Employees Health Benefits (**FEHB**) Program and the District of Columbia Employees Group Life Insurance (**DCEGLI**) Program or the Federal Employees Group Life Insurance (**FEGLI**) Program. District of Columbia Human Resources (**DCHR**) is responsible for the District Government's Programs and the U.S. Office of Personnel Management (**OPM**) is responsible for the Federal Government's Programs.

**Note:** Neither DCRB nor the Treasury Department has the responsibility nor authority to administer your health or life insurance benefits or is responsible for any applicable regulations and policies.

If you are eligible to continue your health or life insurance benefits into retirement, ESD will forward your information to DCRB to deduct your share of the premium payments from your retirement benefit. For more information, please see [dcrb.dc.gov](http://dcrb.dc.gov).

## Social Security Retirement Benefits

As an active Plan member, 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 [ssa.gov](http://ssa.gov) or call 800-772-1213 (TTY 800-325-0778).

## Administrative Information

### 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 a Memorandum of Understanding (**MOU**) with the District Government that designates DCRB as the Treasury Department's Benefits Administrator.

### 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. The Board's open meeting minutes and annual financial reports are available on DCRB's website at [dcrb.dc.gov](http://dcrb.dc.gov).

### The Board Members

(as of September 2023):

Joseph W. Clark	Mayoral Appointee
Vacant	Mayoral Appointee
Lyle M. Blanchard	Council Appointee
Joseph M. Bress	Chair of the Board, Council Appointee, and Designated Agent for Service of Process
Mary A. Collins	Elected Retired Teacher
Christopher Finelli	Elected Active Firefighter
Geoff Grambo	Elected Retired Firefighter
Danny C. Gregg	Vice Chair/Secretary, Elected Retired Police Officer
Tracy S. Harris	Treasurer, Mayoral Appointee
Greggory Pemberton	Elected Active Police Officer
Carmen Pigler	Ex Officio Representative, Non-Voting
Nathan A. Saunders	Elected Active Teacher
Adam Weers	Council Appointee

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

As Benefits Administrator, DCRB Benefits Department staff determine eligibility for and calculate benefits, arrange for the payment of benefits, answer questions about the Plan, interpret the Plan provisions, 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 QCOs.

Other agencies of the District government that determine retirement or survivor 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, involuntary and disability retirements and survivor eligibility when an active Plan member dies. DCPS ESD also provides DCRB with employer data used to calculate benefits and provides members with pre-retirement counseling, including benefit estimates.
- OPRS provides DCRB with information related to mandatory and service contributions.

# Contact Information

The DCRB Member Services Center is available Monday through Friday from 8:30 a.m. to 5:00 p.m. Eastern time, except on holidays recognized by the District Government. You may also schedule an appointment to meet with a representative. Most information, including forms, is available on [dcrb.dc.gov/service/retirement](https://dcrb.dc.gov/service/retirement).

## Agency

### District of Columbia Retirement Board (DCRB)

900 7th Street, NW, 2nd Floor  
Washington, DC 20001  
[dcrb@dc.gov](mailto:dcrb@dc.gov)



**DCRB Main Contact:** (202) 343-3200 (TTY 711), (202) 566-5000 Fax

**Member Services Center Contact:** (202) 343-3272 (TTY 711), 866-456-3272 Toll Free, (202) 566-5001 Fax

For online services: [dcrb.dc.gov/page/ask-member-services](https://dcrb.dc.gov/page/ask-member-services)

## For What

Depending on if you are retired, a survivor, a separated Plan member, an active Plan member, including participating charter school teachers, or a former spouse:

- Questions about the Plan, including investments, or your benefit or benefit payment, including lump-sum death benefit payments;
- Questions about using DCRB's self-service portal to update your retiree information at <https://dcrb.dc.gov/page/dcrb-self-service>;
- Copies of the Plan's Summary Plan Description, Summary Annual Report (**SAR**) or Annual Comprehensive Financial Report (**ACFR**);
- Changes in your contact, tax withholdings or direct deposit information;
- Changes in your marital/domestic partnership status or dependents;
- Verification of your retirement or survivor annuity payment;
- Approval of powers of attorneys, guardianships, conservatorships and other third-party fiduciaries for retirees, survivors, and any benefit claimant;
- Income withholding orders for spousal or child support;
- Changes in or to designate a beneficiary for your Plan contributions or D.C. life insurance proceeds;
- Deferred retirement application and benefit claims;

- Refunds of Plan contributions for separated members;
- Service contributions for prior service credit;
- Report the death of a retiree or survivor;
- Applications and claims for spousal and child survivor benefits and lump-sum death benefits;
- Annual child survivor student certification and marital/domestic partnership certification;
- DC Spouse Equity Act Information and review and approval of QCOs;
- Copy of records in your retirement or survivor benefit file;
- Plan forms and forms or information about retiree health and life insurance and survivor coverage;
- Reconsideration of a benefit denial or the amount of your benefit or a benefit overpayment determination; and
- Appeal of a reconsideration denial of a benefit or an overpayment of a benefit based on 100% service performed after June 30, 1997.

## Agency

### Office of D.C. Pensions (ODCP)

U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC 20220  
(202) 622-0800, (202) 622-1763 Fax  
dcpensions@treasury.gov

### For What

If you are a retiree or survivor whose benefit is fully or partially based on teaching service performed on or before June 30, 1997:

- Appeal of a DCRB reconsideration denial of a benefit or overpayment that is based on teaching service performed through June 30, 1997, or with teaching service performed both through and after June 30, 1997.

## Agency

### U.S. Office of Personnel Management (OPM)

Retirement Operations Center  
P. O. Box 45  
Boyers, PA 16017  
1-888-767-6738, 1-855-887-4957 TTY  
opm.gov  
retire@opm.gov

**For What**

If you are a retiree, or a survivor of a retiree, hired before October 1, 1987:

- Forms and information about federal health and life insurance; or
- Designate or change a beneficiary for federal life insurance.

**Agency****District of Columbia Public Schools (DCPS)**

Employee Services Division (ESD)  
 Offices of Talent and Culture  
 1200 First Street, NE  
 Washington, DC 20002  
 (202) 442-4090, (202) 535-2112 Fax  
 Dcps.benefits@dc.gov  
 dcps.dc.gov  
<https://dcps.dc.gov/page/retirement>  
 dcps.retirement@k12.dc.gov

**For What**

If you are an active DCPS teacher or survivor:

- Apply for voluntary, involuntary or disability retirement;
- Designate or change a designated beneficiary for Plan contributions or federal or District life insurance;
- Request a longevity form for prior service and initiate a purchase of service;
- Request a retirement benefit estimate;
- Forms or information about health and life insurance benefits;
- Report the death of an active Plan member;
- Forms or information for a Declaration of Intent Not to Return (**DINR**);
- Information for 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; and
- Copy of your personnel records.



## Agency

### **District of Columbia Office of Pay and Retirement Services (OPRS)**

Office of the Chief Financial Officer  
441 4th Street, NW, Room 410 South  
Washington, DC 20001  
(202) 741-8660, Fax (202) 741-8585  
<https://cfo.dc.gov>

### **For What**

Active Plan Members:

- Request a copy of your individual retirement contributions (IRR); or
- Information related to your service contributions or deposits.

## Agency

### **Washington Teachers' Union (WTU)**

1239 Pennsylvania Avenue, SE  
Washington, DC 20003  
(202) 517-1477  
[wtulocal6.org](http://wtulocal6.org)  
[info@wtulocal6.net](mailto:info@wtulocal6.net)

### **Council of School Officers (CSO)**

2417 Benning Road, NE, Suite B  
Washington, DC 20002  
(202) 526-4700

### **For What**

If you are an active teacher and belong to a union:

- CBA information; and
- Forms and information related to benefits provided by your union.

# Frequently Asked Questions

## Frequently Asked Questions for Active, Terminated Vested and Retired Plan Members



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

- If you are an active teacher, contact DCPS ESD at (202) 442-4090 or email [dcps.retirement@k12.dc.gov](mailto:dcps.retirement@k12.dc.gov).
- If you are retired or terminated vested teacher, contact the DCRB Member Services Center at (202) 343-3272 (toll free at 866-456-3272) or [dcrb.dc.gov/page/ask-member-services](http://dcrb.dc.gov/page/ask-member-services).

### 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 (or a charter school if you continue your Plan participation). 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 and/or children?

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

For teachers who retire, the surviving spouse benefit depends on the retirement option you choose when you retire. You have five retirement annuity options. Two of which—the Reduced Annuity with Maximum Survivor Annuity and the Reduced Annuity with Partial Survivor Annuity—provide annuities for an eligible surviving spouse. 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.

### 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 benefit, 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 5 years of service), plus
- Your average salary x 1.75% x your years and months of service for 6 through 10 years, plus
- Your average salary x 2.0% x your years and months of service over 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.

**Note:** Your unused sick leave is added to your service in calculating your retirement benefit (except for a deferred retirement benefit). See pages 23-26 for more information.

**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 and active military service. Credited service refers to certain other periods of work (e.g., in another school system) that can be purchased and may be applied under this Plan toward your retirement eligibility and benefit.

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

You need to contact DCPS ESD to determine your eligibility for retirement and for pre-retirement counseling.

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

You may request an estimate of your accrued retirement benefit from DCPS ESD, or you can calculate your own estimated benefit by using the calculator on DCRB's website at [dcrb.dc.gov](https://dcrb.dc.gov). You may also contact the DCRB Member Services Center at 202-343-3272 (or toll-free at 866-456-3272). You will need to provide a proposed retirement date. If you are a vested Plan member, DCRB sends annual estimated benefit statements. Please remember these are estimates only and your actual annuity may differ from your estimate.

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

Yes, you must receive your monthly payments electronically. If you are receiving a paper check and want to switch to direct deposit, you must contact the DCRB Member Services Center or use DCRB's service portal. <https://dcrb.dc.gov/page/dcrb-self-service>. You can also submit DCRB's direct deposit form available on its website or your bank's direct deposit form. If direct deposit is not an 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 working days after DCRB receives and processes your complete retirement package from DCPS ESD and your contribution information (including any purchase of service installment payments) from OPRS. Your first benefit payment will be retroactive to your benefit commencement date, which is the day after your retirement date. After you receive that first payment, you will receive a payment on the first business day of each subsequent month, as long as you remain eligible for payments.

**10. Will I receive a written earnings statement showing my pension earnings, tax withholdings, and other deductions?**

Yes, an earnings statement is mailed to you 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).

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

Your benefit may be adjusted annually for COLAs effective on March 1. Any such adjustments are reflected in your April 1 payment. Because COLAs 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?

- If you are an active teacher, you must contact DCPS ESD.
- If you are a retired teacher, you must contact DCRB.

You may also find beneficiary forms on DCRB's website. 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.

1. 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 their 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%.
2. Alternatively, you may elect to provide a Reduced Annuity with a Life Insurance Benefit. Under that 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 you marry or register a domestic partnership after your retirement, you may elect a survivor annuity option for your new spouse/domestic partner within one year of your marriage/domestic partnership registration.

## Frequently Asked Questions for Survivors

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

You should contact DCPS ESD when an active Plan member dies, and 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 deceased retired or survivor annuitant must be returned to DCRB.

### 2. What will my survivor benefit be as a spouse?

The benefit for an eligible surviving spouse 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 four 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.

### 3. How long can a surviving spouse receive the survivor benefit?

It depends on the type of survivor benefit. An annuity for an eligible surviving spouse is paid throughout the survivor's lifetime. However, if the survivor remarries or enters another registered domestic partnership before reaching age 55, the survivor is no longer eligible for the annuity. If that remarriage/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/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 the survivor 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, the survivor 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.

Surviving spouse annuity payments to a former spouse under a QCO will permanently stop (or not begin) if the former spouse remarries prior to age 55.

### 4. 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
- marrying or registering a domestic partnership before 18 or age 22 if a full-time student;
- or death.

\*Full time students are considered age 22 until June 30th on or after their 23rd birthday.

If the child is a full-time student, the child and the academic institution must complete a Student Certification Form 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 no longer enrolled as a full-time student or marry/register a domestic partnership. 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 mental or physical disability that occurred before age 18, will receive payments until they marry or register a domestic partnership, recover from the disability, or die.

# Glossary of Terms

**Active Military Service** is military service you performed prior to your retirement date with DCPS and includes 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. [See D.C. Code § 38-2021.08(a)(4)]

Also, if you leave or have left your DCPS position to enter military service, up to five years of honorable military service performed during any war or national emergency as proclaimed by the President or declared by Congress is creditable as teaching service if you do not receive a refund of your Plan contributions. [See D.C. Code §§ 38-2021.08(a)(6)(B), (b)]

**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 monthly. The recipient of an annuity is called an “annuitant.”

**Average Salary** means the highest annual rate of pay resulting from averaging your rates of annual salary in effect during any period of 36 consecutive months of DCPS teaching service, 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 writing in the applicable signed and witnessed beneficiary forms to receive:

- a lump-sum payment of the retirement contributions (and service contributions/deposits) 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; and/or
- the portion of your unpaid accrued retirement benefit during the month of your death.

If you do not designate a beneficiary(ies), the default beneficiary will be determined by the applicable order of precedence. [See D.C. Code § 38-2021.10]



**Benefits Administrator** means the District of Columbia Retirement Board (DCRB). The Benefits Administrator is responsible for interpreting the terms of the Plan, determining eligibility for a benefit payment and 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** 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, effective March 1, 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]

**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 Teacher** means an employee who serves in a salary class position ET 1-15 under the DCPS system that requires you to make retirement contributions. 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 §§ 38-2021.01(a), 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 terminate their employment, and within 60 days of termination, begin employment with a D.C. public charter school, and elect to continue participating in the Teachers' Retirement Plan; [See D.C. Code § 38-1802.07(b)(3)]
- 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; [See D.C. Code §§ 38-1802.07(a), 38-2021.01a]

- teachers on certain other approved leaves of absence; and
- teachers who leave their positions for up to five years of military service due to war or national emergency as proclaimed by the President or declared by Congress and do not take a refund of their retirement contributions. [See D.C. Code § 38-2021.08(b)]

**Deferred Retirement Benefit** is earned when a teacher is vested with at least five years of eligible service and separates from DCPS before becoming eligible for voluntary or disability 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 they 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 eligible service at the time you become disabled. [See D.C. Code § 38-2021.04(a)]

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

**Domestic Partner** is a person with whom a Plan member maintains a committed relationship as defined in D.C. Code § 32-701(1) and who has registered under D.C. Code § 32-702(a) or whose relationship is recognized under D.C. Code § 32-702(i). [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 attributable to service accrued after June 30, 1997.

**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.

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 Spouse** is the surviving husband, wife or domestic partner of a Plan member who was married to you or in a recognized registered domestic partnership with you for at least two years immediately preceding your death or who is the parent of a child of the marriage.

To receive a benefit after a 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:** Domestic partners are generally treated the same as spouses for purposes of benefits attributable to service accrued after 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). 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 Qualifying Court Order (QCO) that is accepted and approved by DCRB under the D.C. Spouse Equity Act of 1988 prior to the member's death. For a former spouse to be eligible for a regular survivor benefit, they must be 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 QCO that was issued prior to the Plan member's death. [See D.C. Code § 1-529.03]

***The D.C. Spouse Equity Act of 1988 does not apply to domestic partners.***

**Frozen Plan** is the District of Columbia Teachers' Retirement Plan in effect through June 30, 1997. The Treasury Department is responsible for paying benefits attributable to service accrued through June 30, 1997.

**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)].

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

**Involuntary Retirement Benefit** 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 (i) mandatory retirement deductions made from your salary as a teacher, and (ii) voluntary amounts

deposited into the Retirement Fund by a teacher to purchase other credited service. No interest or earnings are refundable.

**Mandatory Retirement 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 active military service you performed while you were an active Plan member.

**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 participating charter school teacher), 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)]

**Qualifying Court Order** 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 QCO if it complies with the D.C. Spouse Equity Act of 1988 (see D.C. Code §§ 1-529.01 et seq.). QCOs issued prior to March 16, 1989, or after a member's death, are not acceptable. QCOs do not apply to domestic partners.

**Replacement Plan** is the District of Columbia Police Officers and Firefighters' Retirement Plan in effect after June 30, 1997. The District of Columbia Government is responsible for paying benefits attributable to service accrued after June 30, 1997.

**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 Spouse** means your living wife or husband or domestic partner who you were married to or in a recognized registered domestic partnership (D.C. Code §§ 32-701 et seq.) with 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 Pub. L. 117-228, "Respect for Marriage Act"; 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, eligible surviving dependent child(ren) or dependent parents.

**Teaching Service** means service in a salary class position ET 1-15 under the DCPS system, and includes up to 6 months of approved leave without pay in a fiscal year; approved leave without pay to work in a District of Columbia Public Charter School; approved leave to work in a bargaining capacity as a full-time officer or employee of a teachers' union; approved military leave and educational leave; and up to five years of military service for teachers who leave their DCPS position for military service due to war or national emergency as proclaimed by the President or declared by Congress.

**Terminated Vested** means a DCPS teacher who left the DCPS system prior to retirement with at least five years of eligible service and who did not take a refund of their Plan contributions and will be eligible for a deferred retirement benefit at age 62.

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

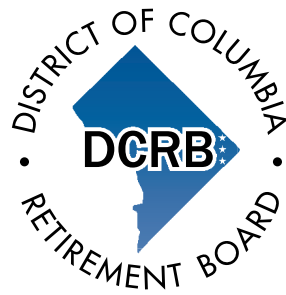
- age 62; or
- age 60 and have 20 years of service;
- age 55 and you have 30 years of service; or
- any age if you have at least 30 years of service and you were hired on or after November 1, 1996. [See D.C. Code § 38-2021.03(a)]

# Abbreviations/Acronyms

<b>ACFR</b>	Annual Comprehensive Financial Report
<b>BBA</b>	Title XI of the Balanced Budget Act of 1997, Public Law 105-33, as amended [See D.C. Code §§ 1-801.01 et seq.]
<b>CBA</b>	Collective Bargaining Agreement
<b>C.F.R.</b>	Code of Federal Regulations
<b>COLA</b>	Cost-of-Living Adjustment
<b>CPI-W</b>	Consumer Price Index - Urban Wage Earners and Clerical Workers
<b>CSRS</b>	Civil Service Retirement System
<b>D.C. or District</b>	District of Columbia
<b>D.C. Code</b>	District of Columbia Official Code
<b>DCEGLI</b>	District of Columbia Employees Group Life Insurance
<b>DCEHB</b>	District of Columbia Employees Health Benefits
<b>D.C.M.R.</b>	District of Columbia Municipal Regulations
<b>DCPS</b>	District of Columbia Public Schools
<b>DCPS ESD</b>	District of Columbia Public Schools, Employee Services Division
<b>DCRB</b>	District of Columbia Retirement Board
<b>DHCR</b>	District of Columbia Human Resources
<b>DINR</b>	Declaration of Intent Not to Return
<b>ESD</b>	DCPS's Employee Services Division
<b>FEGLI</b>	Federal Employees Group Life Insurance
<b>FEHB</b>	Federal Employees Health Benefits
<b>IRA</b>	Individual Retirement Account or Annuity
<b>IRR</b>	Individual Retirement Record
<b>MOU</b>	Memorandum of Understanding
<b>ODCP</b>	Office of D.C. Pensions, U.S. Department of the Treasury
<b>OFT</b>	Office of Finance and Treasury, District of Columbia



<b>OPM</b>	Office of Personnel Management
<b>OPRS</b>	Office of Pay and Retirement Services, District of Columbia
<b>ORM</b>	Office of Risk Management
<b>Teachers' Retirement Plan</b>	District of Columbia Teachers' Retirement Plan
<b>QCO</b>	Qualifying Court Order
<b>Retirement Fund or Fund</b>	District of Columbia Teachers' Retirement Fund
<b>SAR</b>	Summary Annual Report
<b>SMM</b>	Summary Material Modification
<b>SPD</b>	Summary Plan Description
<b>Treasury Department</b>	U.S. Department of the Treasury



**District of Columbia Retirement Board**

900 7th Street, NW, 2nd Floor

Washington, DC 20001

[dcrb@dc.gov](mailto:dcrb@dc.gov)

