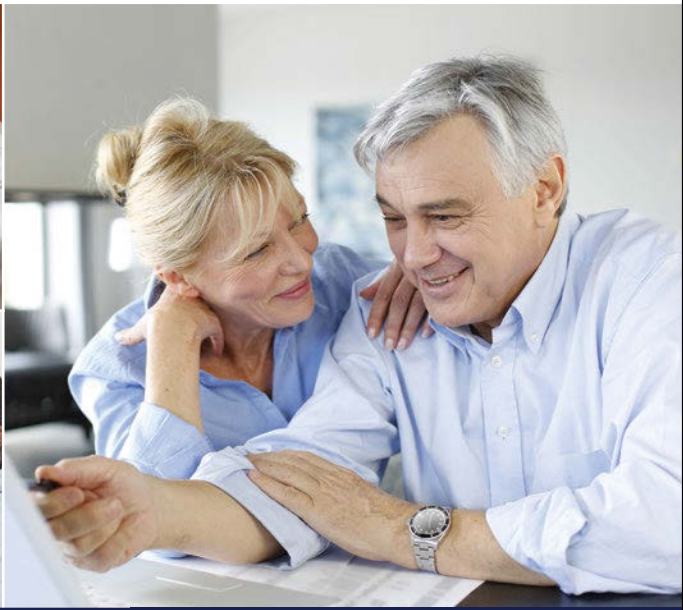
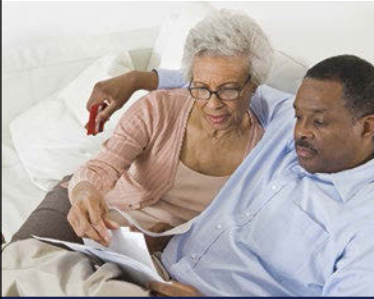




Summary Plan DESCRIPTION

U.S. Park Police and U.S. Secret Service



Federal Police Pension Plan Edition



Table Contents

Welcome Letter.....	03
Mission Statement.....	04
Core Values.....	05
Participation	06
Abbreviations and Acronyms.....	07
Glossary of Terms.....	08
Fast Facts	10
Creditable Service	11
Retirement Options	15
Re-employment.....	21
Increased in Your Benefit.....	22
Death Benefits	22
Reconsideration Rights	28
Qualified Domestic Relations Order (QDRO).....	30
Life Events	32
Frequently Asked Questions.....	34
Key Contacts	38

Dear Participant:

Welcome to the District of Columbia Police and Firefighters' Retirement Plan Federal Police Edition. This Summary Plan Description is an excellent source of information for you as a retirement benefit recipient. It details your benefit options as well as provides information on health care, taxes and re-employment. Please take some time to read through this booklet and retain it for future reference.

The Office of Pay and Retirement Services (OPRS) is proud to serve you and your family. If you need assistance or have any questions, feel free to contact our office at (202) 741-8660 or toll free at (800)291-5136. You also have the option of visiting our website at fpp.dc.gov.

This booklet and our website are designed to provide you with access to your retirement benefit information in a secure setting. Your account information is available to you 24 hours a day, 7 days a week and allows you the convenience of:

-
- ✓ viewing your monthly payment information including withholdings, deductions, etc.;
 - ✓ printing a statement to verify your current monthly benefit;
 - ✓ printing your most recent IRS Form 1099-R;
 - ✓ viewing your health care coverage information; and/or
 - ✓ updating your address.
-

Again, we welcome you as a benefit recipient and look forward to serving you in retirement.

Sincerely,

Christopher LaCour
 Christopher LaCour - Director

To efficiently and impartially administer retirement programs that **provide income protection to retired members of the U.S. Park Police and U.S. Secret Service** herein referred to as “federal police annuitants”, their survivors and dependents who are covered under the District of Columbia Police Officers and Firefighters’ Retirement Plan in a prudent, judicious and courteous manner.



✓ **Respect**

Recognizing the worth, uniqueness, and importance of our benefit plan participants and stakeholders we serve as we strive to build collaboration and cooperation throughout government in order to provide incomparable service.

✓ **Empathy**

Being aware of the feelings of others and how our actions affect them enables us to be responsive to the needs of our participants as well as internal and external clients.

✓ **Accuracy**

Performing our duties in an accurate and timely manner ensures that annuitants, survivors and dependents receive the service and benefits to which they are entitled.

✓ **Accountability**

Accepting responsibility for our actions cultivates the trust of our benefit plan participants as well as internal and external stakeholders.

✓ **Courage**

Recognizing the need for new ideas and having the courage to change strengthens our ability to meet future challenges and opportunities.

✓ **Honesty**

Acting in a truthful, ethical, and professional manner builds confidence with the agency representatives, annuitants, survivors and dependents whom we serve.

Participation

This booklet is a Summary Plan Description (SPD) of the benefits provided to you under the District of Columbia Police Officers and Firefighters' Retirement Plan, the Federal Police Edition (herein referred to as "the Plan") and relevant procedural information.

This booklet is especially written for members covered under D.C. Code § 5-703 (2013)

§ 5-703. United States Secret Service Division; transfer of civil service funds; credit for prior service with other police forces. Whenever any member of the United States Secret Service Division has actively performed duties other than clerical for 10 years or more directly related to the protection of the President, such member shall be authorized to transfer all funds to his credit in the Civil Service Retirement and Disability Fund continued by §§ 8331(5) and 8348 of Title 5, United States Code, to the general revenues of the District of Columbia and after the transfer of such funds the salary of such member shall be subject to the same deductions for credit to the general revenues of the District of Columbia as the deductions from salaries of other members under this subchapter, and he shall be entitled to the same benefits as the other members to whom such sections apply.

Any member of the United States Secret Service Division appointed from the United States Secret Service Uniformed Division and assigned to duties directly related to the protection of the President shall receive credit for periods of prior service with the Metropolitan Police force, the United States Park Police force, or the United States Secret Service Uniformed Division toward the required 10 years or more service.

The full text of the Plan is contained in Title 5 (sections 5-701 et seq.) of the District of Columbia Official Code (D.C. Code).

Abbreviations/Acronyms

C.F.R.	Code of Federal Regulations
COLA	Cost-of-Living Adjustment
CPI	Consumer Price Index
D.C.	District of Columbia
D.C. CODE	District of Columbia Official Code
FPP	Federal Police Pension Plan
MOU	Memorandum of Understanding
OPM	Office of Personnel Management, U.S. Government
OPRS	Office of Pay and Retirement Services, District of Columbia
PFC	Police and Fire Clinic
PFRRB	Police and Firefighters' Retirement and Relief Board
PLAN	District of Columbia Police Officers and Firefighters' Retirement Plan
Post-56 SERVICE	Active military service performed after December 31, 1956
QDRO	Qualified Domestic Relations Order
SPD	Summary Plan Description
USC	United States Code
USERRA	Uniformed Services Employment and Redeployment Rights Act of 1994, 38 USC §§ 4301 et seq., 20 C.F.R. §§ 1002 et seq.

Glossary of Terms

Active Duty is when you are working for (not retired or separated from) the U.S. Park Police or U.S. Secret Service agency.

Active Military Service is military service you performed prior to your hire date with the U.S. Park Police or U.S. Secret Service agency 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.

Annuity is a benefit that is paid monthly to an eligible recipient.

Average Base Pay for Plan members hired before is the highest annual pay rate resulting from averaging your base pay over any 12 consecutive months as a federal police officer or agent.

Base Pay is your annual pay rate. It includes your regular pay plus any differential pay for a special occupational assignment and includes longevity pay. Base pay does not include other pay categories such as overtime, holiday, or military pay. If you retired prior to August 29, 1972, longevity pay was not used in calculating annual retirement benefits.

Beneficiary is the person(s) you designate in a signed and witnessed beneficiary form(s) as eligible to receive:

- a lump-sum payment of your life insurance proceeds; and/or
- a lump-sum payment of the retirement contributions you made to the Plan, if you die without leaving an eligible survivor; or
- any remaining retirement contributions, if you die after you retire.

Calendar Year is a year that begins with January 1 and ends with December 31.

Civilian Service is honorable active service in the D.C. Government, or in the executive, judicial, or legislative branches of the Federal Government, including work in government-owned or controlled corporations and Gallaudet University.

Federal Police Officer or Agent is member who is an officer or member of the United States Park Police force, the United States Secret Service Uniformed Division, or the United States Secret Service Division.

Final Salary is the base pay you were earning at the time you retired or separated.

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 retirement and/or survivor benefit under a court-issued QDRO that is accepted and approved by OPRS.

Full Month is a complete calendar month.

Full-Time Student is a 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 the June 30th of the year following the year the child actually turned age 22. [See D.C. Code § 5-701(5)(B)]

Mayor is the Mayor of the District of Columbia or his designated agent or agents. [See D.C. Code § 5-701(12)]

Military Leave is military service you performed after your hire date with the U.S. Park Police or U.S. Secret Service and:

- In accordance with the Uniformed Services Employment and Redeployment Rights Act of 1994, 38 USC §§ 4301 et seq. (USERRA), 20 CFR §§ 1002 et seq., military leave taken on or after October 13, 1994, means service in the uniformed services, such as, in the Armed Forces; the Army and Air National Guard; the commissioned corps of the Public Health Service; the National Disaster Medical System; or any other category of persons designated by the President in time of war or national emergency. [See D.C. Code § 5-704(d)]

- Military leave taken before October 13, 1994 means honorable active service in the Army, Navy, Air Force, Marine Corps, or Coast Guard of the United States.

It does not include service in the National Guard, except when Guard members are ordered to active duty in the service of the United States. [See D.C. Code § 5-701(11)]

Non-Service-Related Disability means a physical or mental illness contracted or an injury that was incurred outside the line of active duty as a federal police officer or agent that prevents you from performing your duties as a federal police. [See D.C. Code § 5-701(2) and (19)]

Other Creditable Service includes your years of civilian service and/or active military service performed prior to your hire date with the U.S. Park Police or U.S. Secret Service. If eligible, such service is included in your total creditable service to calculate the amount of your retirement benefit. Civilian service and active military service are not used to determine your eligibility for a retirement benefit, even if you complete a purchase of service deposit for such service. [See D.C. Code § 5-704]

Qualified Domestic Relations Order (QDRO) is a court order that is in compliance with the D.C. Spouse Equity Act of 1988, effective March 16, 1989, D.C. Law 7-214 (see D.C. Code §§ 1-529.01 et seq.), and has been approved as qualified by the PFRRB.

Regular Survivor Benefit is an annuity paid to your eligible surviving spouse and/or your surviving child(ren). It may also be paid to an eligible former spouse who is a party to a QDRO.

Remaining Retirement Contributions is the difference, if any, between the amount of your total contributions to the Plan and the amount of the total retirement benefits paid to you prior to your death.

Service-Related Disability is a physical or mental illness contracted or an injury that was incurred in the line of active-duty as a federal police, or a physical or mental illness or an injury originally suffered in the line of active duty and later aggravated in the line of active duty as a federal police, that prevents you from performing your duties as a federal police. [See D.C. Code § 5-701(2) and (19)]

Social Security Full Retirement Age is the age (65 or later depending on date of birth) at which an individual qualifies to receive full Social Security old-age retirement benefits, provided he/she has earned the required number of Social Security credits. You do not earn Social Security credits as an active-duty federal officer or agent police.

Social Security Retirement Benefit is a retirement benefit you receive from the Social Security Administration, provided you qualify. To qualify, most individuals need to complete at least 10 years of Social Security covered employment to earn the required number of Social Security quarters. You do not earn Social Security credits as an active-duty federal police officer or agent.

Surviving Child(ren) is an unmarried child(ren) of a Plan member, including a step-child(ren), adopted child(ren), or recognized natural child(ren), who is under age 18, or between the ages of 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. [See D.C. Code § 5-701(5)(A) and (B)]

Surviving Spouse is the surviving husband or wife of a Plan member who if your death occurs before you retire, was married to you at the time of your death; if your death occurs after you retire, was married to you for at least one year immediately before your death; or is the parent of your child(ren). [See D.C. Code § 5-701(3) and (4)]

Ⓢ Note: A surviving spouse may be a same-sex spouse from a valid marriage

Total Creditable Service is your combined full years and additional full months of federal police service and, if applicable, lateral transfer service and/or other creditable service. It is used to calculate the amount of your retirement benefit.

Unused Sick Leave is added to your federal police service to calculate the amount of your retirement benefit. Unused sick leave is not used to determine your eligibility for an optional retirement benefit. It is not added to police officer service to determine if a Plan member is eligible to have base pay include longevity pay when calculating an annual optional retirement benefit.

Fast Facts About Your Plan

Fast Fact 1 ▶▶ In general, your total creditable service is used to calculate the amount of your retirement benefit. It includes your years of federal police service as well as years of lateral transfer service, and/or years of other creditable service that you have purchased.

Fast Fact 2 ▶▶ Your final average salary is used to calculate the amount of your retirement benefit. In addition, your final average salary is used to calculate a survivor benefit that may be paid to your survivor(s) in the event of your death.

Fast Fact 3 ▶▶ If you leave the U.S. Park Police or U.S. Secret Service before you are eligible to retire, you will automatically receive a lump-sum refund of your retirement contributions upon notification of separation from your agency.

Fast Fact 4 ▶▶ If you become disabled and cannot perform your duties as a federal police officer or agent, you may be eligible for a disability retirement benefit.

Fast Fact 5 ▶▶ Your retirement benefits are not assignable to a third party except for:

- federal tax levies and other federal debt,
- recovery of benefit overpayments,
- court-ordered child or spousal support, or a division of property pursuant to a Qualified Domestic Relations Order (QDRO).

Fast Fact 6 ▶▶ You must have at least five years of continuous health and life insurance coverage immediately prior to your retirement date to continue your coverage into retirement.

Creditable Service

In general, your federal police service is used to determine if and when you are eligible to receive a retirement benefit. Your total creditable service is used to calculate the amount of your retirement benefit. Certain civilian service is included in your total creditable service to calculate the amount of your retirement benefit, provided you complete a purchase of service deposit for such service while you are an active-duty federal police officer or agent.

At retirement, active military service is included in your total creditable service to calculate the amount of your retirement benefit. However, when you reach Social Security Full Retirement Age, you may lose credit for your active military service and have your annuity reduced unless you complete a purchase of service deposit for time spent in the military after 1956.

★ Earning Credit for Federal Police Service

You earn federal police service credit while you are employed by the U.S. Park Police or U.S. Secret Service in an eligible position as defined by DC Code and you are making retirement contributions to the plan. Your creditable federal police service does not include periods of suspension. Federal police service may also include military leave and approved leave without pay.

★ Approved Leave Without Pay

You can take up to six months of approved leave without pay each calendar year and continue to receive federal police service credit without having to make mandatory contributions. Your approved leave without pay is used to determine your eligibility for retirement as well as to calculate the amount of your retirement benefit.

① **Note:** Your unused sick leave is added to your federal police service to calculate the amount of your retirement benefit. Unused sick leave is not used to determine your eligibility for an optional retirement benefit, nor is it added to police officer service to determine if a Plan member is eligible to have base pay include longevity pay when calculating an optional retirement benefit.

★Receiving Credit for Other Service

You may be able to receive credit for other types of service you performed prior to becoming a federal police officer or agent. Examples of other creditable service include certain civilian service, and/or active military service (performed prior to your hire date with the U.S. Park Police or U.S. Secret Service).

- ① **To receive credit for other creditable service, you will need to complete a purchase of service deposit. You must complete this transaction while you are an active-duty federal police officer or agent.**

If you leave the U.S. Park Police or U.S. Secret Service for reasons other than retirement, you will receive a lump-sum refund of the amount you deposited for the purchase of service as well as your contributions to the plan that were collected via payroll deductions. If you are later reemployed, you must redeposit the amount you were refunded (plus interest) to restore the service credit to your account.

- ① **To obtain an estimate of the amount you need to redeposit, you must submit your request in writing to the Office of Pay and Retirement Services (OPRS).**

★Civilian Service Credit

If you worked in the D.C. Government, or in the executive, judicial, or legislative branches of the Federal Government, including work in government-owned or controlled corporations and/or Gallaudet University, you may receive credit for your prior service.

- ① **In order for your prior civilian service to be included in your total creditable service, you must have:**

1. had Civil Service Retirement System (CSRS) deductions taken from your pay during your prior service;

2. received a refund, including any interest you earned, of all the retirement contributions you made during your prior service; and

3. completed a purchase of service deposit to the Plan while you were an active-duty federal police officer or agent.

Your purchase of service deposit must be for the entire amount you were refunded, and must include any interest that accrued during the period that starts on the first day of the first month following the end of your prior service, and ends on the last day of the month before the month in which you make your purchase of service deposit.

- ① **You must complete your purchase of service deposit in a lump-sum payment.**

★Active Military Service Credit

If you performed active military service prior to your hire date with the U.S. Park Police or U.S. Secret Service, you may be eligible to receive credit for this service at retirement. If you receive credit for prior civilian service that includes active military service covered by military leave with pay while in the civilian position, you will not receive additional credit for the active military service.

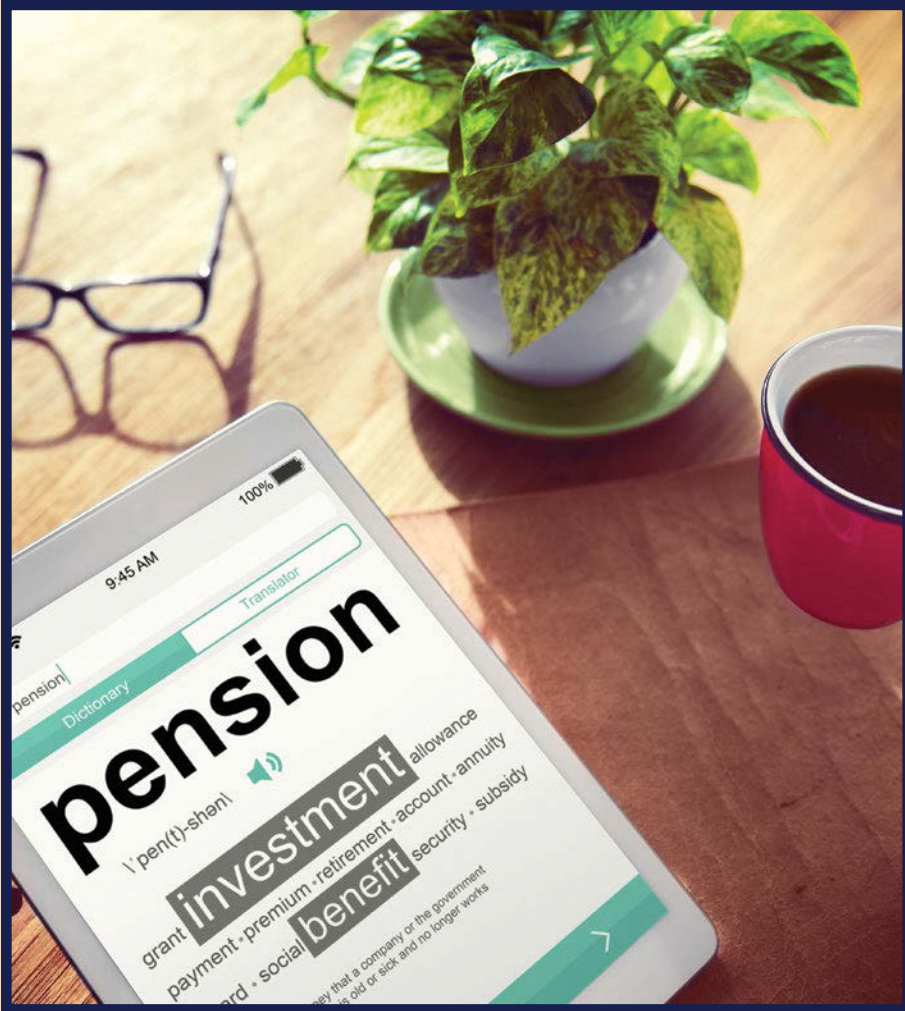
At retirement, your eligible active military service is included in your total creditable service. If you are or become entitled to receive a Social Security Retirement Benefit, you will be required to complete a purchase of service deposit for your prior active military service to avoid a future reduction in your retirement benefit.

- ① **You do not need to complete a purchase of service deposit for active military service you performed prior to January 1, 1957.**

If you performed active military service after December 31, 1956 (also known as Post-56 service) and you are or become entitled to receive Social Security Retirement Benefits, you must complete a purchase of service deposit to avoid losing your Post-56 active military service credit when you reach Social Security Full Retirement Age (age 65 or older, depending on your date of birth).

If you do not complete a purchase of service deposit for your Post-56 active military service, when you reach Social Security Full Retirement Age, your retirement benefit will be recalculated to exclude credit for your active military service. Your recalculated retirement benefit will begin on the first day of the month that you reach the Social Security Full Retirement Age. The reduction will occur even if you elect not to receive your Social Security Retirement Benefits. For more information or to complete a deposit you should contact the Office of Pay and Retirement Services (OPRS).

ⓘ **Note:** If you are eligible to receive or you are receiving a military pension based on active military service you performed prior to your hire date with the U.S. Park Police or U.S. Secret Service agency, you will not receive credit at retirement for this service unless your military pension is for a disability that you incurred during combat or certain other activities in the line of military duty.



Retirement Options

★ Optional Retirement Benefit

You are eligible for an optional retirement benefit at any age as long as you have completed at least 20 years of federal police service with either the US Park Police or the US Secret Service. Your creditable federal police service does not include periods of suspension. The mandatory retirement age under this plan is 60.

Your final average base pay is used to calculate the amount of your retirement benefit and the benefit paid to your survivor(s). Your average base pay is the highest annual pay rate resulting from averaging your base pay over any 12 consecutive months as a federal police officer or agent. It may also include any differential pay for a special occupational assignment and if applicable, longevity pay. Base pay does not include overtime, holiday, or military pay.

Formula for Calculating an Annual Optional Retirement Benefit

Step 1:
MULTIPLY

**2.5% X average
base pay X
federal police
service up to the
first 20 years**

Step 2:
ADD (if applicable)

**3.0% X average
base pay X
federal police
service after
20 years**

Step 3:
ADD (if applicable)

**2.5% X average
base pay X
years of other
creditable service**

EQUALS: your annual retirement benefit

ⓘ **Note:** your maximum annual retirement benefit equals 80% of your average base pay plus credit for unused sick leave.

★ Maximum Optional Retirement Benefit

There is a maximum amount you are eligible to receive for an optional retirement benefit (i.e., maximum annuity). Your optional retirement benefit cannot exceed 80% of your average base pay, unless you have unused sick leave. Generally, you need more than 30 years of total creditable service to be affected.

If your optional retirement benefit calculation results in an amount that exceeds 80% of your average base pay because of your unused sick leave, your annual optional retirement benefit will be the lesser of the following two amounts:

- your optional retirement benefit that includes the retirement benefit based on your unused sick leave, or
- 80% of your average base pay plus the retirement benefit based on your unused sick leave.

★ Disability Retirement Benefits

Service related disability

You may be eligible to retire for disability in the line of duty if the injury incurred or disease contracted was the direct result of performance of duty. The minimum annuity benefit payable is 66 2/3% of your average base pay. The maximum benefit payable under this provision is 70% of your average base pay.

If you are receiving a service-related disability retirement benefit, it is calculated using your average base pay and your years of total creditable service. You do not receive any service credit for your unused sick leave.

Formula for Calculating a Service Related Disability Retirement Benefit Formula for Calculating an Annual Service-Related Disability Retirement Benefit

Step 1: MULTIPLY 2.5% X average base pay X total federal police service

EQUALS: your annual retirement benefit

Note: your minimum annual retirement benefit = 66 2/3% of average base pay, and your maximum annual retirement benefit = 70% of average base pay

★ Non-service related disability

If you completed at least 5 years of creditable service as a federal police officer or agent you may be eligible to retire for regular disability. The minimum annuity benefit payable is 40% of your average base pay. The maximum benefit payable under this provision is 70% of your average base pay.

Your annuity benefit is calculated at the rate of 2% of your average base pay and your years of total creditable service. You do not receive any service credit for your unused sick leave.

Formula for Calculating an Annual Non-Service-Related Disability Retirement Benefit

Step 1: MULTIPLY 2.0% X average base pay X total federal police service

EQUALS: your annual retirement benefit

Note: your minimum annual retirement benefit = 40% of average base pay, and your maximum annual retirement benefit = 70% of average base pay

★ Disability Retirement Benefit Decision Process

If you become disabled and cannot perform your duties as a federal police officer, you must contact the Police and Fire Clinic (PFC) to schedule an appointment. You will be required to undergo a medical examination. After reviewing your case, the PFC provides a recommendation, Summary Medical Report, and medical jacket containing its findings to the Police and Firefighters' Retirement and Relief Board (PFRRB). When the PFRRB receives the PFC information, the PFRRB will contact you and request that you complete hearing forms. The hearing forms must be returned within five business days. The PFRRB will review your information and schedule a hearing. Once the PFRRB determines whether you are eligible for a disability retirement benefit, you will receive a final decision in writing.

If the final written decision grants you a disability retirement benefit, the PFRRB will also include a Board Order. A copy of the Board Order will then be forwarded to the Office of Pay and Retirement Services (OPRS). The Board Order states the effective date of your retirement, whether your disability is service-related or non-service-related, and any additional important information. The Office of Pay and Retirement Services will calculate your retirement benefit, initiate distribution of your annuity, and send you a letter informing you of the amount of your monthly benefit. Your eligibility for a disability retirement must be reevaluated annually prior to your reaching age 50.

If you are granted a disability retirement benefit, you must undergo a medical examination at least once every 12 months prior to reaching age 50. If you are granted a disability retirement benefit and return to work in

any occupation, you must notify the PFRRB. The PFRRB will require you to undergo an updated medical examination to reassess your eligibility for a disability retirement benefit. If you undergo a medical examination because you returned to work, you are not required to undergo another one for 12 months.

★ Denial of a Disability Retirement Benefit

If you are denied a disability retirement benefit by PFRRB, you have the right to request reconsideration of its decision. To do so, you must file a written petition requesting reconsideration by the PFRRB.

You must submit your written request to the PFRRB within 15 days after you receive its decision.

Your petition must state briefly and specifically why you disagree with the PFRRB decision, the basis for your position, and what award you want from the PFRRB. If your petition is based on new information, you must also submit a statement indicating that you could not have known or discovered the new matter before filing your original application.

The PFRRB will normally grant or deny your petition for reconsideration within 30 days after you file the petition. You will receive the PFRRB's final decision in writing. The decision will include its findings of fact and conclusions of law. Once you have exhausted your administrative remedies by initiating the reconsideration process described above, you may file an appeal in the D.C. Court of Appeals.

★ Maintaining Your Eligibility

If the Police and Firefighters' Retirement and Relief Board (PFRRB) determined that you were disabled, you are required to undergo a medical review and submit a notarized income statement each year until you reach age 50. If you knowingly submit false information, your right to a disability retirement benefit will be forfeited. If you fail to undergo a medical review and/or submit the required information each year, your disability retirement benefit will stop until you fulfill the requirement(s). In addition, your disability retirement benefit will stop prior to reaching age 50 if you recover from your disabling condition or if your earning capacity is restored to a certain limit.

Each year close to your birthday, the PFRRB will arrange an appointment for medical review. Income reviews are conducted by the PFRRB each year based on the previous calendar year (i.e., January 1 to December 31). As an annuitant receiving disability retirement benefits you are required to submit a yearly income statement for any calendar year in which you are under age 50. If your retirement benefit is stopped, and your disability status changes and/or your earning capacity falls below the limit, even after reaching age 50, you must contact the PFRRB to see if you are eligible to have your disability retirement benefit restored.

★ Recovery from a Disability

Prior to reaching age 50, if the PFRRB determines that you have recovered from your disability, your disability retirement benefit will stop at the earlier of the following:

- upon your reemployment date in the department from which you retired, or
- 45 days from the date of a medical examination showing you recovered from your disability.

If you are reemployed, you will be assigned to an available position that is the same as or at the nearest equivalent grade and salary to the one you held at the time you became disabled. You must apply to the U.S. Park Police or U.S. Secret Service and meet current entrance requirements to be considered for reemployment.

★ Restoration of Earning Capacity (Income Limit)

You may work outside of the U.S. Park Police or U.S. Secret Service while you are receiving a disability retirement benefit. However, your disability retirement benefit will stop if your income from wages, self-employment, or both equals or exceeds your earnings limitation. Your earnings limitation is 80% of the current compensation rate of the position you occupied immediately before your disability retirement. Your disability retirement benefit will stop within 45 days from the date the PFRRB determines your earning capacity is restored.

Your disability retirement benefit may start again if, in any full year after your disability retirement benefit was stopped, your income from wages, self-employment, or both falls below your earnings limitation.

If you are denied a disability retirement benefit by PFRRB, you have the right to request reconsideration of its decision. To do so, you must file a written petition requesting reconsideration by the PFRRB. You must submit your written request to the PFRRB within 15 days after you receive its decision.

Your petition must state briefly and specifically why you disagree with the PFRRB decision, the basis for your position, and what award you want from the PFRRB. If your petition is based on new information, you must also submit a statement indicating that you could not have known or discovered the new matter before filing your original application.

The PFRRB will normally grant or deny your petition for reconsideration within 15 days after you file the petition. You will receive the PFRRB's final decision in writing. The decision will include its findings of fact and conclusions of law.

Once you have exhausted your administrative remedies by initiating the reconsideration process described above, you may file an appeal in the D.C. Court of Appeals.

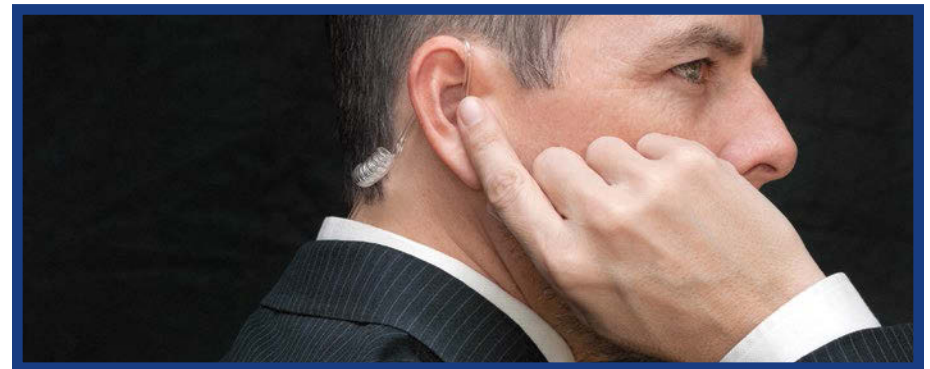
Re-employment

If you are reemployed with the Federal Government your monthly annuity benefits will not be offset by your active salary. You will continue to receive your full annuity benefits. However, if you are enrolled in the Federal Employees' Health Benefits (FEHB) or Federal Employees' Group Life Insurance (FEGLI) plans as a retiree, you should suspend your benefits with OPRS and select health and life insurance coverage as an active employee with your new Federal agency.

You must contact your agency human resources advisor and inform him/her of your status as a reemployed annuitant. In addition, your human resources advisor must contact OPRS and provide the following documents:

1. personnel action that confirms your status as an active employee with the agency; and
2. an official memo on agency letterhead requesting that your benefits be suspended during your employment.

Upon separation from the agency, you should follow up with your human resources advisor and ensure that they contact OPRS to request that your benefits be restored. If you are reemployed with any private sector or quasi-government entity, your monthly annuity benefits will not be offset by your active salary. You will continue to receive your full annuity benefits.



Increases in Your Retirement Benefit

★Annuitants

As an annuitant, your retirement benefit may periodically increase as a result of “equalization”. In short, when active members of the U.S. Park Police or U.S. Secret Service receive a cost of living increase to their active pay, retired participants also receive an increase in their annuity benefits. Your retirement benefit is increased by the same percentage in base pay that you would receive if you were still an active-duty federal police officer or agent.

★Survivors

A regular survivor benefit paid to your eligible surviving spouse or child(ren) may periodically increase. The increase is called a “cost-of-living adjustment” (COLA). The survivor annuities are increased whenever the Consumer Price Index for All Urban Consumers (CPI-U) increased at least 3% for three consecutive months. When this condition occurs, the benefits payable are increased. The effective date of the change is the first day of the third month which begins after the CPI-U has been at least 3% for three consecutive months.

Death Benefits

If you die before you retire without leaving an eligible survivor, your indicated beneficiary will receive a lump-sum payment of your retirement contributions.

If you did not name a beneficiary, a payment will be made in accordance with the order of precedence to the first living person on this list:

1. Beneficiary
2. Surviving child(ren)
3. Grandchild(ren)
4. Parents
5. Appointed executor or administrator of your estate

If you die shortly after you retire without leaving an eligible survivor and the retirement benefit(s) you received did not exceed your retirement contributions, your indicated beneficiary will receive a lump-sum payment of your remaining retirement contributions.

If you did not name a beneficiary, a payment will be made in accordance with the order of precedence.

1. Beneficiary
2. Surviving child(ren)
3. Grandchild(ren)
4. Parents
5. Appointed executor or administrator of your estate

ⓘ Note: A beneficiary or an individual listed in the order of precedence must contact the Office of Pay and Retirement Services to see if he/she is eligible for a lump-sum payment.

★Survivor Benefits

As a retiree of the plan, when you die, your survivor(s) may be eligible for a regular survivor benefit. The amount and recipient of a regular survivor benefit depends upon whether the PFRRB determines that your death was service-related or non-service-related.

A regular survivor benefit is provided at no additional cost to you. A regular survivor benefit is effective on the day following your death and is paid monthly as long as your survivor(s) remains eligible.

ⓘ Note: The existence of a QDRO may change the amount and/or recipient of a survivor benefit(s).

★Additional Survivor Benefit

At the time you retire, you may elect to reduce the amount of your retirement benefit by 10% so that after your death an additional survivor benefit will be paid to a designated eligible surviving spouse or child. If you elect this option, your election must be in writing and you can name only one designee. You may only designate your spouse or child as the recipient of an additional survivor benefit. If you elect this option, an additional survivor benefit will be paid after your death to your designated recipient in addition to his/her regular survivor benefit.

★Lump-Sum Survivor Benefit

If the PFRRB determines that your death is service-related, your survivor(s) may be eligible to receive a lump-sum survivor benefit payment. If you leave no eligible spouse, child(ren), or other family member(s), no lump-sum survivor benefit payment is made.

★Eligibility Requirements for Your Surviving Spouse

Upon your death, your surviving spouse may receive a survivor benefit(s) provided he/she meets any of the following criteria:

- if your death occurs before you retire, you and your spouse must have been married to each other at the time of your death;
- if your death occurs after you retire, you and your spouse must have been married to each other for at least one year immediately prior to your death; or your spouse is the parent of your child(ren).

In general, the term “spouse” refers to any individuals who are lawfully married under any state law, including individuals married to a person of the same sex who were legally married in a state that recognizes such marriages.

A regular spouse-survivor benefit will stop:

- if he/she remarries prior to reaching age 60 (when the benefit is being paid to a surviving spouse) or age 55 (when the benefit is being paid to a former spouse who is a party to a QDRO), or
- when he/she dies.

A regular spouse-survivor benefit may start again if his/her remarriage ends because of death, annulment, or divorce.

★Eligibility Requirements for Your Surviving Child(ren)

Upon your death, your surviving child(ren) may receive a survivor benefit(s) if he/she is unmarried and is:

- under age 18;
- between the ages of 18 and 22 and a full-time student; or
- any age, if incapable of self-support because of a physical or mental disability incurred prior to reaching age 18.

If your child(ren) is a full-time student, every semester your child(ren) and the academic institution he/she is attending must complete a Student Certification Form demonstrating proof of enrollment. The form is available at www.fpp.dc.gov or you may contact our office at (202)741-8660. If you reside outside of the Washington, DC metropolitan area, you contact us via our toll free number (800)291-5136.

A regular child-survivor benefit will stop when the child:

- reaches age 18, or older and is no longer a full-time student, or fails to submit the required Student Certification Form;
- reaches age 22;
- marries; or
- dies.

A regular child-survivor benefit that is paid to an unmarried child who is incapable of self-support because of a mental or physical disability will stop when he/she marries, recovers from the disability, or dies. A regular child-survivor benefit may start again if his/her eligibility is reestablished.

★Eligibility Requirements for Other Family Members

Upon your death, your parent(s) or your sibling(s) may receive a lump-sum survivor benefit(s) provided he/she relied on you for at least half of his/her financial support and the following criteria are met:

- the PFRRB determines that your death is service-related; and
- no eligible spouse or child(ren) survive you, or if there is such a survivor(s), he/she did not rely on you for at least half of his/her financial support.

★If You Die Before You Retire

If you die as an active-duty federal police officer or agent, your survivor(s) may be eligible for a survivor benefit(s). The amount and type depend on whether the PFRRB determines that your death is service-related or non-service-related.

★Survivor Benefits for a Service-Related Death

If the PFRRB determines that your death is service-related, the Plan may provide a survivor benefit(s) to your eligible spouse, child(ren), or other family member(s).

If your death is service-related, your eligible spouse may be entitled to receive a regular spouse survivor benefit equal to 100% of your final salary. A regular spouse-survivor benefit is effective the day following your death and is paid monthly as long as your spouse remains eligible. In addition, the Plan also pays a \$50,000 lump-sum survivor benefit payment to your eligible spouse, provided he/she relied on you for at least half of his/her financial support. If more than one person (i.e., a surviving spouse and child[ren]) is eligible for the lump-sum survivor benefit payment, the amount will be divided equally among your survivors.

If you have no surviving spouse, your eligible child(ren) will receive a regular child survivor benefit that is 75% of your average base pay at the time of your death, divided equally among the number of your eligible children. If you have a surviving spouse, but he/she later dies while your surviving child(ren) are still eligible, your eligible child(ren) will receive a regular child-survivor benefit that is 75% of your average base pay at the time of your death, divided equally among the number of your eligible children.

If your death is service-related, the Plan also pays a \$50,000 lump-sum survivor benefit payment to your eligible child(ren), provided he/she relied on you for at least half of his/her financial support. If more than one person (i.e., a surviving spouse and child[ren]) is eligible for the lump-sum survivor benefit payment, the amount will be divided equally among your survivors.

★ Other Family Members

If your death is service-related and a spouse or child(ren) does not survive you or is not eligible for the \$50,000 lump sum survivor benefit, a payment will be made to your parent(s) and/or your sibling(s), provided they relied on you for at least half of their financial support. If more than one parent or sibling is eligible for the lump-sum survivor benefit payment, the amount will be divided equally among your eligible other family members. If no eligible spouse, child, or other family member relied on you for at least half of his/her financial support, no lump-sum survivor benefit payment is made.

★ Calculating Survivor Benefits for a Non-Service Related Death

If your death is non-service-related, your eligible spouse will receive a regular spouse-survivor benefit. A regular spouse-survivor benefit is effective the day following your death and is paid monthly as long as your spouse remains eligible. The annual amount of a regular spouse-survivor benefit is the greater of:

- 40% of your average base pay at the time of your death, or
- 40% of the base pay that is in effect for Step 6 of Salary Class 1 of the D.C. Police and Firemen's Salary Act at the time of your death, to the maximum of your final salary.

A regular child-survivor benefit is effective the day following your death and is paid monthly as long as your child(ren) remains eligible. If you have a surviving spouse, the annual amount of a regular child-survivor benefit is the lesser of:

- 60% of your average base pay, divided by the number of eligible children; or
- \$4,104.00

If you have no surviving spouse, your eligible child(ren) will receive a regular child survivor benefit that is 75% of your average base pay at the time of your death, divided equally among the number of your eligible children. If you have a surviving spouse, but he/she later dies while your surviving child(ren) is still eligible, your eligible child(ren) will receive a regular child-survivor benefit that is 75% of your average base pay at the time of your death, divided equally among the number of your eligible children. If more than one child is eligible to receive this regular child-survivor benefit, and the regular child-survivor benefit for any of the children is stopped, the total regular child-survivor benefit will be re-divided among the remaining eligible children.

★ Applying for a Survivor Benefit

Upon your death, your survivors must notify the Police and Firefighters' Retirement and Relief Board (PFRRB) in order to apply for survivor benefits.

The PFRRB will provide your survivors with forms and application instructions. Your survivors must provide required documentation to the PFRRB. Required documentation includes completed forms, proof of eligibility, and a certified copy of your death certificate. The PFRRB will determine if your surviving spouse and/or child(ren) are eligible to receive a regular survivor benefit. In the event the PFRRB determines that your death is service-related, it will also make an initial determination as to whether your survivors is eligible to receive a lump-sum survivor benefit payment.

If the application is approved, the PFRRB will forward a Board Order to the Office of Pay and Retirement Services (OPRS) and to your survivors. The Board Order states the effective date of the survivor benefit and additional important information. The Office of Pay and Retirement Services will calculate the survivor benefits, initiate distribution of the benefits, and send your survivors a letter informing him/her of the amount of the monthly annuity benefit.



Reconsideration Rights

If you are denied a retirement or survivor benefit, you will receive a written notice stating the reason(s) for the denial. You have the right to request reconsideration of the denial. If, after reconsideration, you are not satisfied with the decision, you have the right to request an appeal. The reconsideration and/or appeal procedure(s) to follow depends on the type of benefit you were denied.

If You Are Denied a Benefit or Disagree with the Amount of Your Benefit
If you are denied an optional retirement and/or survivor benefit or if you disagree with the amount of your optional, disability, survivor benefit, you must submit a written request for reconsideration to the Office of Pay and Retirement Services (OPRS) Pension Benefits Officer. If the OPRS Pension Benefits Officer denies your request for reconsideration, you have the right to appeal to the Director of OPRS.

You also have the right to inspect and/or receive a copy of your records. You may direct such request in writing to the Office of Pay and Retirement Services.

Your written reconsideration request must be submitted within 60 days after you receive the decision denying your benefit. Your request must include:

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

OPRS and the PFRRB will review your reconsideration request within 90 calendar days after receipt of your request but may take as long as 120 calendar days. The OPRS Pension Benefits Officer will notify you of the decision regarding your written request for reconsideration. The decision will:

- be in writing;
- provide you with specific reasons for the decision; and
- notify you of your rights, and the procedures and time-frame to appeal the decision.

If you are not satisfied with the reconsideration decision, you have the right to request an appeal.



Qualified Domestic Relations Orders (QDRO)

If you divorce, in some cases the Plan may be required to pay a retirement benefit and/or a survivor benefit to your former spouse, provided it is the intention of both parties and your former spouse is eligible for such benefits. This will depend on the terms of your divorce and what instructions the Plan receives from a court-ordered Qualified Domestic Relations Order (QDRO) that is approved by the Police and Firefighters' Retirement and Relief Board (PFRRB). To be acceptable, the QDRO must be in compliance with the D.C. Spouse Equity Act of 1988 (D.C. Code sections §§ 1-529.01 et seq.).

A QDRO may award to your former spouse:

- all, a portion, or none of your future retirement benefit, and/or
- all, a portion, or none of a survivor benefit upon your death.

Note: The existence of a QDRO may change the amount and/or recipient of your retirement benefit and/or a survivor benefit(s).

The court order must expressly direct OPRS to pay a portion of the monthly annuity benefits. The spouse's share must be stated as a fixed amount, a percentage or a fraction of the annuity, or by a formula whose value is readily apparent from the face of the order and information in our files. The amount cannot exceed the amount payable to the retiree after deductions for taxes and insurance.

Approved by PFRRB awards all or a portion of your retirement benefit to your former spouse is accepted and approved by OPRS, his/her benefit payments will stop if your retirement

benefit payments stop or if he/she predeceases you. If benefit payments to a former spouse stop due to his/her death, your future retirement benefit payments will be restored to the amount they would have been had a QDRO not been issued.

If a QDRO that awards all or a portion of your regular survivor benefit to your former spouse is accepted and approved by OPRS, he/she will begin receiving the benefit upon your death. In addition, if the PFRRB determines that your death is service-related and a QDRO awarded a lump-sum survivor benefit payment to your former spouse, he/she will receive such benefit provided he/she is eligible. A regular survivor benefit paid to a former spouse will stop if he/she remarries prior to reaching age 55 or when he/she dies. If payments to a former spouse stop (or never begin), your eligible survivor(s) (i.e., your surviving spouse and/or surviving children) will begin receiving a regular survivor benefit payment as if a QDRO had not been issued.

Continuation of Health Insurance Coverage

A former spouse may be able to continue Federal Employees Health Benefits (FEHB) coverage if he or she meets the requirements in sections 8901 and 8905 of title 5, United States Code concerning health benefits. The regulations are in subpart H, part 890, of title 5, Code of Federal Regulations. Note that the former spouse is not eligible to retain coverage under the employee's family enrollment.

A former spouse who does not qualify for FEHB under the Spouse Equity provisions of the law may apply for Temporary Continuation of Coverage (TCC). For information, you or your representative should read RI 79-27, Temporary Continuation of Coverage (TCC) under the Federal Employees Health Benefits Program, found at <http://www.opm.gov/insure/health/TCC>.

A former spouse who loses coverage as a family member because the marriage ended is eligible to convert to a non-FEHB individual policy with his or her insurance carrier.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Former spouses of annuitants are not eligible for FEDVIP, even if a court order gives them FEHB eligibility. In addition, because the Federal Employees Health Benefits Children's Equity Act of 2000 only applies to the FEHB Program, a court order cannot require the Office of Pay and Retirement Services to enroll an annuitant in a FEDVIP plan to cover his/her children if he/she refuses to do so.

Federal Employees Group Life Insurance (FEGLI)

Effective October 3, 1994, Public Law 103-336 allows a retiree who is enrolled in the Federal Employees' Group Life Insurance (FEGLI) program to assign

insurance to another person, a firm or a trust (an "assignee"). Assigning benefits transfers ownership of FEGLI coverage to the assignee. The individual who makes the assignment no longer has control over the insurance coverage and can no longer designate beneficiaries. Assignment is irrevocable and applies to Basic, Option A, and Option B insurance.

Assignments of Federal Employees' Group Life Insurance (FEGLI) are authorized by section 8706 of title 5, United States Code. Regulations are found in subpart I, part 870, title 5, Code of Federal Regulations. Court orders and beneficiaries are found in section 8705 of 5 United States Code. Regulations are found in subpart H, part 870, title 5, Code of Federal Regulations.

A court order may require assignment of Federal Employees' Group Life Insurance (FEGLI) benefits to a former spouse or children. The retiree is responsible for executing the proper form. The form for making an assignment is RI 76-10, Assignment of Federal Employees' Group Life Insurance and can be obtained on the Office of Personnel Management website – www.opm.gov.

For information regarding what a QDRO must state to be in compliance, it is important that you or your attorney contact the PFRRB and request a "Spouse Equity Information Statement."



Life Events

Events such as moving, marital status changes, children graduating from high school and your reaching age 65 are considered to be life events and may have an impact on your annuity. All life event changes must be reported to the Office of Pay and Retirement Services (OPRS) so that we may provide you with guidance and if necessary the appropriate forms needed to change your status.

★ Change of Address

It is important that you inform our office any time you change your address. Moving from one location to another could impact your health insurance coverage and your taxes. In addition, if our office receives correspondence marked “unable to forward” or “unable to deliver” this may stop your annuity payments in the future.

★ Marital Status Change

Divorce

If you divorce while receiving an annuity benefit and you are enrolled in the Federal Employees’ Health Benefits (FEHB) plan, your spouse is no longer a family member under the plan and cannot be covered under your family health benefits enrollment. Your eligible children can continue to be covered, however, if there are no children you must change health plan coverage from “family” to “self-only”. You may want to review your beneficiary designation and make changes

based on your marital status change. You may also want to review your federal and state income tax withholdings and make adjustments as needed.

Marriage

If you marry while receiving an annuity benefit, it is important for you to notify our office and provide us with a copy of the official marriage certificate. If you are enrolled in the FEHB program, you may add your spouse and eligible children acquired through the marriage within 60 days of the date of the marriage.

★ Additions to the family

If when receiving an annuity benefit you are covered under the FEHB program and you have a new baby or you become the parent of a stepchild or foster child, you should contact our office to add your child onto your health insurance plan. You have 60 days from the date of the birth or execution of legal custody to add the child onto your FEHB plan.

★ Over Aged Dependents

Your eligible children can be covered under the FEHB program until they reach age 26. Once they reach the maximum age limit they have the option of enrolling in temporary continuation of coverage (TCC) for up to an additional 36 months. It is important that you inform OPRS when a child is no longer eligible to participate on your plan because it could impact your monthly FEHB premiums.

★ Becoming Medicare Eligible

Upon turning age 65 you become eligible to receive health benefits under Medicare. If you are eligible for Medicare but you do not apply, you will pay a Medicare penalty. When you are eligible for Medicare, you have the option of requesting to change your health benefits enrollment to a less expensive plan. You may make this change 30 days prior to turning 65 or any time thereafter.

★ Understanding Your Federal Employees’ Group Life Insurance (FGLI) Coverage in Retirement

If you elected to continue your life insurance coverage in your retirement, you have the following options available to you:

75% Reduction

Your Basic coverage reduces 2% each month until it reaches 25% of its pre-reduction amount.

Your Basic is free (no premium) once the reductions begin and remains free until your death.

50% Reduction

Your Basic coverage reduces 1% each month until it reaches 50% of its pre-reduction amount. There is an extra premium for this choice that you will continue to pay until you die, switch to 75% reduction, or cancel Basic.

No Reduction

Your Basic coverage does not reduce. You maintain the same amount of Basic coverage you had when you stopped being enrolled as an employee. There is a larger extra premium for this choice that you will continue to pay until you die, switch to 75% Reduction, or cancel Basic.

If you select 75% or 50%, the reduction begins the second month after your 65th birthday, or the second month after you retire, whichever is later.



Frequently Asked Questions

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

You should contact the Office of Pay and Retirement Services at (202)741-8660 or toll free at (800) 291-5136.

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

As an active employee of the US Park Police and/or US Secret Service covered under D.C. Code § 5-703 you contributed 7% of your basic salary to the Plan.

3. How much do I have to pay if I want an additional 10% survivor benefit for my eligible spouse or child?

If you elect an additional survivor benefit at retirement (optional or disability) and designate your eligible spouse or child to be the recipient of such a benefit, your retirement benefit will be reduced by 10%. After your death, your designated eligible surviving spouse or child will receive an increased survivor benefit based on the value of the 10% reduction.

4. What is federal police service?

You earn federal police service credit while you are employed by the U.S. Park Police or U.S. Secret Service and you are making retirement contributions to the Plan. Your federal police service does not include periods of suspension. Federal police service may also include:

- military leave (military service performed after your hire date with the U.S. Park Police or U.S. Secret Service agency), and/or
- approved leave without pay.

ⓘ NOTE: Your unused sick leave is added to your federal police service to calculate the amount of your retirement benefit. Unused sick leave is not used to determine your eligibility for an optional retirement benefit. Also, it is not added to police officer service to determine if a Plan member is eligible to have base pay include longevity pay when calculating an optional retirement benefit.

5. What is other creditable service?

Other creditable service may be included in your total creditable service to calculate the amount of your retirement benefit. Examples of other creditable service include:

- certain prior civilian service, and
- active military service (performed prior to your hire date with the U.S. Park Police or U.S. Secret Service agency).

ⓘ NOTE: You must complete a purchase of service deposit for civilian service while you are an active-duty federal police. You may need to complete a purchase of service deposit for active military service.

6. What is total creditable service?

Total creditable service is your combined full years and additional full months of federal police service and, if applicable, other creditable service. Your total creditable service is used to calculate the amount of your retirement benefit.

7. How do I find out if I am eligible to receive an optional retirement benefit?

You should contact your human resources office/advisor directly.

8. May I have my retirement or survivor annuity directly deposited into my bank account?

Yes. You may call the Office of Pay and Retirement Services (OPRS) or visit the fpp.dc.gov website to obtain a direct deposit form. You can fax a copy of your direct deposit form to OPRS at (202)741-8585 or you can mail a copy of the form. In order to process your direct deposit request, OPRS must receive a copy of your unexpired government issued ID (driver's license).

9. If I receive my retirement or survivor benefit payment electronically, will I receive a statement notifying me of my earnings, tax withholdings, etc.?

Yes. An earnings statement will be provided to you either via US mail or through an electronic medium to you shortly after the first business day of the month. Your earnings statement contains information regarding the gross and net amounts of your annuity, as well as other pertinent information (e.g., tax withholdings and health insurance deductions).

10. When will I receive my first retirement or survivor benefit payment?

You should receive your first benefit payment within 30 days of the date we receive all required documents. Your annuity is payable to you on the first business day of each month.

11. May I continue my health and life insurance benefits when I retire?

You may continue your Federal Employees' Health Benefits (FEHB) and Federal Employees' Group Life Insurance (FGLI) coverages into retirement provided you were enrolled in the coverage(s) for five consecutive years immediately preceding your retirement date.

12. How do I find out who is designated as the beneficiary for my life insurance?

The Office of Personnel Management (OPM) retains life insurance beneficiary information for retirees. You may contact OPM by dialing (724)794-2005. If you are active, your human resources.

13. Will I receive equalization or cost-of-living increases?

As a retired member of the Plan, you are eligible to receive equalization pay increases when active US Park Police or US Secret Service officers or agents receive an increase in their pay. Survivors of Plan participants are eligible to receive cost of living adjustments (COLA). Plan members do not receive both equalization pay and a COLA.

14. Who do I notify in the event of a Plan member's death?

You must contact the PFRRB at 202-442-9622 and OPRS at (202)741-8660 or toll free at 1-800-291-5136

15. How do I apply for a survivor benefit(s)?

To apply for a survivor benefit(s), you must contact the PFRRB. The PFRRB will provide you with forms and application instructions. You must provide the required documentation to the PFRRB. Required documentation includes (but is not limited to) completed forms, proof of eligibility, and a certified copy of the Plan member's death certificate. The PFRRB will determine if you are eligible to receive a regular survivor benefit. In the event the PFRRB determines that a Plan Member's death is service-related,

it will also make an initial determination as to whether you are eligible to receive a lump-sum survivor benefit payment.

16. How long will I receive a regular spousal survivor benefit?

If you are determined to be eligible to receive a survivor benefit, the benefit will continue for your lifetime unless you remarry prior to reaching age 60 (when the benefit is being paid to a surviving spouse) or age 55 (when the benefit is being paid to a former spouse who is a party to a QDRO). A regular survivor benefit may start again if your remarriage ends because of death, annulment, or divorce.

17. How long will I receive a regular child survivor benefit?

If you are determined to be eligible to receive a regular child survivor benefit, the benefit will continue until you:

- reach age 18, or older and you are no longer a full-time student or you fail to submit the required Student Certification Form;
- reach age 22;
- marry; or
- die.

A regular child survivor benefit that is paid to an unmarried child who is incapable of self-support because of a mental or physical disability will stop when he/she marries, recovers from the disability, or dies. A regular child survivor benefit may start again if his/her eligibility is reestablished.

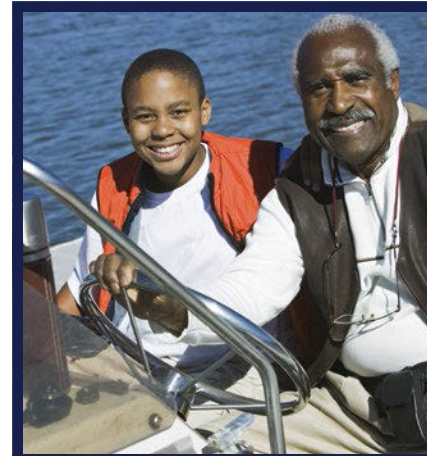
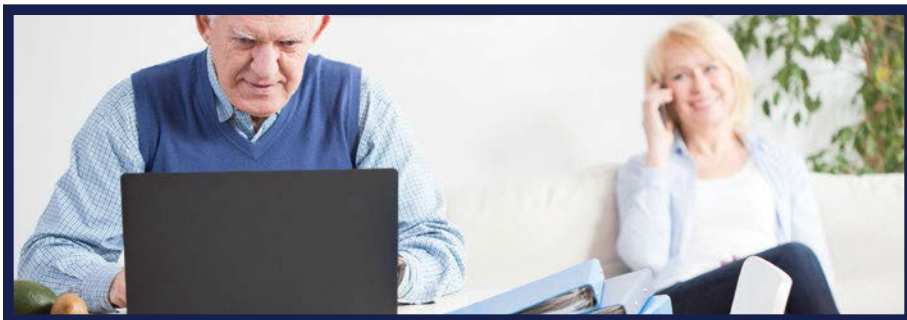


Contact Information

The Office of Pay and Retirement (OPRS) —Retirement Services Team is available to answer your questions Monday through Friday from 8:30 a.m. to 5:00 p.m. EST, except on holidays recognized by the D.C. Government. Below is contact information for the OPRS, as well as other important phone numbers and addresses.

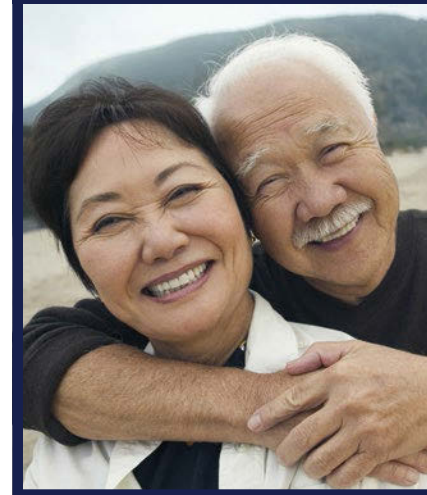
Office of Pay and Retirement Services **Retirees, survivors, dependent child(ren) and former spouses**

- questions about the plan or retirement benefits;
- change of address form, tax withholding forms, or direct deposit information;
- changes of marital status or number of dependents;
- forms or information about health and life insurance;
- annual student certification;
- to report the death of a Plan member or of a survivor who is receiving an annuity; and
- estimate of survivor benefits.



Office of Pay and Retirement Services (OPRS)
One Judiciary Square
441 4th Street, NW
Suite 410 South
Washington, D.C. 20001
(202)741-8660

Police and Firefighters' Retirement and Relief Board (PFRRB) (202)442-9608



Actives, retirees, survivors, dependent child(ren) and former spouses

- optional retirement eligibility or an application, including eligibility for a survivor;
- for disability retirement eligibility or process inquiries, including eligibility for a survivor;
- to request reconsideration of eligibility for an optional or disability retirement benefit, including benefits paid to a survivor;
- to report the death of a Plan member or of a survivor who is receiving an annuity; or
- to request reconsideration of the percentage of a disability determination

D.C. Department of Human Resources
One Judiciary Square
441 4th Street, NW
Suite 310 South
Washington, D.C. 20001
202-442-9622

**One Judiciary Square
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