

CONNECTICUT STATE EMPLOYEES RETIREMENT SYSTEM

TIER IV

DEFINED BENEFIT PLAN

SUMMARY PLAN DESCRIPTION (SPD)

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YOUR RETIREMENT

RETIREMENT...IT'S NOT SO FAR AWAY

Regardless of your age, you should start thinking about retirement now. You need money to enjoy your retirement years, and that takes careful planning.

Maintaining your pre-retirement living standard usually requires an income from various sources. The State of Connecticut ("State") understands this and provides you with retirement benefits through the Connecticut State Employees Retirement System ("SERS" or the "Plan").

SERS is a defined benefit plan and is intended to meet the requirements of the Internal Revenue Code of 1986, as amended (the "Code") and the Connecticut General Statutes, as supplemented, superseded, or amended by relevant collective bargaining agreements and arbitration awards. The Plan is intended to be a governmental retirement plan, as defined in Section 414(d) of the Code. Required Employee Contributions are designated as "picked up" by the State, so as not to be included in Members' gross income for Federal tax purposes as provided by Section 414(h)(2) of the Code. Tier IV is a component of SERS and is in lieu of coverage under any other Tier of SERS, the Alternate Retirement Program ("ARP"), or Teachers' Retirement System ("TRS").

We've described Tier IV of SERS in summary form in this Summary Plan Description ("SPD"). Although retirement plans are by necessity complicated, we have taken care to eliminate legal terms whenever possible and to use everyday language.

Please read this SPD carefully. If you have any questions about the Plan that the SPD does not answer, please visit the Office of the State Comptroller's website at www.osc.ct.gov, contact your employing agency's Human Resources Office or contact the Retirement Services Division as directed throughout this SPD. Written requests for information may be sent to the Division at the address below; you may also contact the Division by email at osc.rsd@ct.gov.

Important note: This SPD is designed to help you understand your retirement benefits. It summarizes the more important provisions of Tier IV of SERS. It is not intended to give you complete details on all Plan conditions. If there is any conflict in wording between the law, as supplemented, superseded, or amended by applicable collective bargaining agreements or arbitration awards, and this SPD, the official wording of the law, as supplemented, superseded, or amended will govern.

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YOUR PLAN MEMBERSHIP

TIER IV COVERS STATE EMPLOYEES FIRST HIRED ON OR AFTER JULY 31, 2017

New Employees

If you first performed State service on or after July 31, 2017, you are automatically covered under the Tier IV Plan as of your date of employment, unless you are eligible for and elect to participate in another retirement plan or system (see Teachers and Professional Staff, below).

Rehired Employees

If you worked for the State as a Tier I, Tier II, Tier IIA or Tier III member, left your job, then were rehired on or after July 31, 2017, you will be eligible to participate in Tier IV upon being rehired, unless:

- you already earned and retained your right to a vested retirement benefit from the Tier I, Tier II, Tier IIA or Tier III Plan due to your prior period(s) of State service (this means a retirement benefit over and above your own contributions, if any); or
- you returned to State service after a period during which you were receiving State retirement benefits, including disability retirement benefits, from the Tier I, Tier II, Tier IIA or Tier III Plan; or
- the time you were away from State service is less than your prior actual State service or 5 years, whichever is greater.

In these exceptions, you resume membership in the Tier I, Tier II, Tier IIA or Tier III Plan based upon your original membership.

Education and Higher Education Professional Staff

If you are a State teacher or a professional staff member in higher education as defined by the Connecticut General Statutes, Section 5-160(g) employed by the State on or after July 1, 2017, you may irrevocably elect to participate in Tier IV, the Hybrid Plan, ARP, or if eligible, TRS, provided such election is made on or prior to the commencement of your employment and within the designated timeframes set forth by the Plan Administrator.

If such election is not made timely, you will automatically become a member of a default plan in accordance with existing bargaining unit agreements, and you will be responsible for mandatory retirement contributions retroactive to your date of employment to the extent applicable. You can be an active member of only one State retirement system.

Part-time adjunct faculty members may elect to waive retirement plan membership. A part-time adjunct's election to waive is irrevocable.

If you have questions regarding your default plan, you may contact the Retirement Services Division.

Judges

If you were covered by Tier IV before your appointment to the Supreme Court, Appellate Court or Superior Court and had accrued at least 10 years of credited service under Tier IV, you may elect to remain a member of the Tier IV Plan. Or, if you had withdrawn from Tier IV, you may elect to be reinstated as a Tier IV Plan member upon payment of retirement contributions. You may make either such election any time within 10 years after your initial appointment as a judge. In determining your Tier IV benefit, you will receive credit for your years of service as a judge.

CONTRIBUTIONS TO THE PLAN

YOU AND THE STATE SHARE THE COST OF YOUR RETIREMENT BENEFITS

By You

Contributions for membership in the Tier IV Plan are based on your annual salary. Salary includes all pay you receive for completion of State service. Code Section 401(a)(17) imposes a limitation on earnings covered for retirement purposes. For 2018 this limit is \$275,000; for 2019 the limit is \$280,000. No contributions will be taken on earnings above this limit.

Generally, if you are employed by more than one State agency at the same time, all the monies you receive from all State agencies are considered to be salary.

As a Tier IV member you contribute five percent (5%) of your total annual salary to SERS and an amount equal to one percent (1%) of your salary to a defined contribution plan unless you are in a position designated as hazardous duty or if you are a member of the Hybrid Plan.¹ If you are in a hazardous duty position or if you are a member of the Hybrid Plan, you contribute eight percent (8%) of your total annual salary to SERS and an amount equal to one percent (1%) of your salary to a defined contribution plan. In both cases, all of these contributions are made on a pretax basis. **Please note that the provisions of the State of Connecticut Defined Contribution Tier 4 Plan, the defined contribution plan referred above, are summarized in a separate SPD.**

By The State

Your contributions pay only part of the cost of your retirement benefits. The State of Connecticut pays the remaining cost.

Status as Picked Up Contributions

Employee Contributions are designated by the State as being made by the State in lieu of contributions by you. Such "picked-up" amounts cannot be received directly by you in accordance with Section 414(h)(1) of the Code.

Additional Contributions for Shared Risk of Adverse Plan Performance

It may be necessary for both you and the State to pay additional retirement contributions to the plan. Should the Plan's investments underperform in any calendar year and earn less than 6.9%, both you and the State make an additional

¹ The provisions of the Hybrid Plan are addressed in a separate Summary Plan Description.

contribution in the following calendar year. The difference is split equally between you and the State wherein your additional contribution would equal half of the difference, up to a maximum of 2%.

SERVICE

Note: Appendix A provides a quick reference chart for actual State service, vesting service, and credited service and is attached at the end of this SPD.

ACTUAL STATE, VESTING AND CREDITED SERVICE

As a member of Tier IV you will accrue three types of service: Actual State, Vesting and Credited service. You are "vested" or eligible for immediate or deferred retirement benefits when you meet specific service requirements. Actual State and Vesting service determine your eligibility for benefits. Credited service will be used to compute such benefits.

ACTUAL STATE SERVICE

Actual State service includes all years and months of State service for which you have paid contributions subject to permanent break in service rules outlined in the section entitled "Breaks in Service and Permanent Breaks In Service Rules." Actual State service begins building up from your employment or reemployment commencement date. Your employment commencement date is the date you first work an hour for which you are paid or entitled to pay by the State and for which you have paid retirement contributions. Your reemployment commencement date is the date you return to work after you terminate State employment and you first work an hour for which you are paid or entitled to pay and for which you have paid contributions. Actual State service continues building all the way to your severance from service date (the date your State employment ends).

Also counted as actual State service are all periods of time when you received temporary Workers' Compensation (excluding specific indemnity awards) or Disability Compensation under Connecticut General Statutes, Section 5-142 and any unpaid leave consisting of individual prescheduled days or partial days off as provided by the Voluntary Schedule Reduction Program pursuant to Section 5-248c of the Connecticut General Statutes. Periods of absence without pay for other reasons are not included in actual State service.

You earn one year of actual State service when you work 12 calendar months for the State. If you are a State teacher and work a full academic year, equivalent to at least 10 months of service, you will receive credit for the full calendar year.

VESTING SERVICE

Vesting service includes your actual State service. You also earn vesting service for a period(s) of severance of less than 12 months.

In addition, you may receive vesting service through a purchase for various types of leaves and service including the following:

- eligible military service prior to your employment with the State

- eligible full-time service to other states
- leaves of absence without pay for military service or personal and family leaves pursuant to Section 5-248a of the Connecticut General Statutes
- eligible prior Connecticut State service not succeeded by a permanent break for which contributions in Tier IV were paid and later refunded

After you have ten years of vesting service, you have earned a vested right to a benefit.

CREDITED SERVICE

Credited Service is Used to Calculate Your Retirement Benefit

Credited service includes all your vesting service **except:**

- any period between the time you leave State service and return to State service including periods of severance of less than 12 months.

In addition to vesting service, credited service may also include:

- prior to your employment with the State, any period of your municipal service if you were a member of the Connecticut Municipal Employees Retirement System, provided you have at least ten years vesting service under Tier IV and have not and will not receive any retirement allowance from the municipal system for this municipal service. Refer to the section entitled "Detailed Information on Purchase Opportunities" for more information.

Special rules apply to hazardous duty members of Tier IV who are detectives, chief inspectors, or inspectors in the Division of Criminal Justice, or chief detectives in any other division, with respect to former service to a municipal police department. Please contact your agency's Human Resources Office for additional information.

Breaks In Service And Permanent Breaks In Service Rules

A break in service occurs if you sever your State employment and do not return to State service within one year. You do not receive any retirement credit for a break in service.

Suppose you leave your job and are rehired within 12 months, the period between the time you leave and the time you return will count toward your total years of vesting service when determining your eligibility to retire. But it does not count as actual State service and will not be used as credited service when calculating your retirement benefit amount. If you terminate while on a leave of absence, you must return to State service within one year after the first day of your absence to avoid a break in service.

A permanent break in service occurs if:

- you are not vested, and
- you have had a break in service of more than five years, and

- the period from your severance from service date to your reemployment commencement date equals or exceeds your Tier IV vesting service prior to that severance.

If you have had a permanent break in service, you will not receive any retirement credit for service preceding the permanent break.

Example: You worked as a Tier IV member for four years, left and were rehired after six years of severance. Since you were gone longer than five years and more than your total years of prior vesting service, your service before reemployment will not be counted for any retirement credit.

Alternatively, if you did not have a permanent break in service and did not withdraw your contributions (or if withdrawn, you restored them) your years of service before and after reemployment are added together after you are rehired.

Example 1: Let's say you build up three years of service. You leave State employment and after four years, you are rehired. Since you were gone less than five years, provided your contributions were retained or are restored, your years of service before and after reemployment are added together after you are rehired.

Example 2: Suppose you build up seven years of vesting service; you leave State employment and are rehired after six years. Since you were gone less than your prior vesting service, provided your contributions were retained or are restored, your years of service before and after reemployment are added together after you are rehired.

Now, assume you are vested in Tier IV when your State employment ends and you are later rehired. Your years of service that were vested before your re-employment, and the service you subsequently have after reemployment are automatically added together.

Detailed Information on Purchase Opportunities

You may request a purchase of retirement credit on the appropriate form provided by your employing agency's human resources or payroll office. After submission of the completed request form with all required documentation to the Retirement Services Division, you will either be sent an invoice to complete the purchase or a letter explaining why you do not qualify.

Invoices provide any payment options available; in some cases payroll deductions are permitted. Requesting a purchase does not obligate you to pay the invoice. However, no credit is allowed for any purchase unless all contributions and interest are paid in full within the time frames prescribed.

Note: Although the deadline to apply for some purchase opportunities is any time before retirement, the cost of the purchase may increase as the period between your date of hire and the date you apply for the purchase increases.

The following summarizes important information about purchase opportunities:

1. *Prior military service*

- ***description:*** active duty served during war-time or national emergency in the United States Army, Navy, Marine Corps, Coast Guard or Air Force for which you received an Honorable Discharge and for which you are not and never will be entitled to a pension from another source.²
- ***documents required:*** A DD-214 from the federal government.
- ***deadline to apply:*** Within one year of the commencement of your first period of State service.
- ***credit allowed:*** Vesting and credited service for all war-service plus three years national emergency service to a maximum of ten years.

2. *Prior service to another state*

- ***description:*** Prior full-time employment with another state provided that state has similar retirement credit provisions for former Connecticut State employees. If you received or will receive any benefit, including a lump-sum payment, for your service to the other state above and beyond your own retirement contributions and interest, you cannot purchase retirement credit in Tier IV for such service.
- ***documents required:*** An official statement from the other state specifying that you were full-time, the actual dates of your service and the retirement system to which you belonged.
- ***deadline to apply:*** Any time before to retirement.
- ***credit allowed:*** Vesting and credited service to a maximum of ten years but no more than one year of out-of-state service allowable for each two years of Connecticut State employment.

3. *Service to a Connecticut municipality*

- ***description:*** Employment with a Connecticut municipality during which you were a member of the Connecticut Municipal Employees Retirement System (CMERS), provided either your retirement contributions are withdrawn from CMERS or transferred directly with interest to Tier IV.
- ***documents required:*** An official statement from the municipality specifying the actual dates of your service and the portion of a full-time schedule you worked.
- ***deadline to apply:*** Any time before retirement.
- ***credit allowed:*** While you may purchase unlimited credited service, it does not count until you have obtained a minimum ten years of vesting service in Tier IV, exclusive of the municipal service during which you were a CMERS member.

4. *Restoring prior Tier IV retirement credit*

- ***description:*** All retirement credit obtained in Tier IV during a period of prior Connecticut State employment for which your contributions were refunded, provided there has not been a permanent break in service.

² If you are entitled to a military pension for a combination of active and reserve military service special rules may apply.

- **documents required:** An official statement from your former actual dates of your service, the position(s) held, and the portion of a full-time schedule you worked.
- **deadline to apply:** Any time before retirement.
- **credit allowed:** No limitation with respect to prior Connecticut State employment. If your restoration includes one of the other types of service, it is subject to the credit allowed for that type of service.

5. *Credit for qualifying leaves of absences without pay taken for personal or family illness*

- **description:** Leaves that qualify under applicable law, collective bargaining agreements or other regulations that were granted for the protection or improvement of the employee's health, including maternity, or granted for family illness or parental reasons.
- **documents required:** Copies of the official personnel action documents approving the leave, reflecting its type and confirming its duration.
- **deadline to apply:** Any time before retirement.
- **credit allowed:** Can only be purchased in exactly one month increments, up to a maximum of fifteen months of credit in any five year period.

6. *Credit for qualifying leaves of absences without pay taken for military service*

- **description:** Leaves without pay taken for active duty in the United States Army, Navy, Marine Corps, Coast Guard or Air Force provided the individual returns to State service within ninety days of honorable release.
- **documents required:** A DD-214 from the federal government plus copies of the official personnel action documents approving the leave, reflecting its type and confirming its final duration.
- **deadline to apply:** Any time before retirement.
- **credit allowed:** No limitation.

Reference Charts for Actual State, Vesting And Credited Service

For more information regarding the varying types of service listed above and whether each qualifies as Actual state, Vesting or Credited service in Tier IV, a quick check reference chart is attached as Appendix A to this Summary Plan Description.

Part-Time Service

If you have had part-time service, you should know that:

- for retirement eligibility purposes, your part-time service will be treated as if it were full-time service. This means that when you have completed ten years of vesting service, regardless of your exact schedule, you will be vested for a retirement benefit.
- for retirement income calculation purposes, however, your benefit will be adjusted to reflect the portion of the standard full-time schedule you worked throughout your State employment.

Benefit Calculation Factors

Your basic benefit is calculated by using a formula that takes into account your average salary and your credited service.

Average Salary

To determine your average salary, use your five highest paid years of credited service. Any period of 12 consecutive month equals one year. For example, May 1st through the following April 30th equals one year. Add together your earnings from your five highest paid years, then divide this total by five.

1. **130% Cap:** When calculating your average salary, no one year's earnings can be greater than 130% of the average of the preceding two years not counting overtime.
2. **Overtime Cap:** For retirees with overtime earnings, the calculation of your average salary is broken into a two-step process. First, we calculate your 5 highest years without overtime earnings. Once the base 5-year average has been established, a second calculation is performed to include the annual average of the overtime hours you worked over the final 25 years of your career (or your total years of service, whichever is less).
3. **Code Section 401(a) Earnings Limit:** Code Section 401(a) is a federal provision that imposes a limitation on earnings covered for retirement purposes in a qualified defined benefit plan. For 2019, this limit is \$280,000. Salary above this limit cannot be included in the calculation of your average salary and no contributions will be taken on earnings above this limit.

Minimum Guarantee

If you retire with 25 or more years of vesting service, the Plan provides a minimum benefit; your basic monthly benefit will equal the result of the formula calculation or \$833.34, whichever is greater. This benefit will be pro-rated for members with 25 or more years of service which includes at least some part-time service.

Code Section 415(b) Defined Benefit Limitations

Code Section 415 is a federal provision that limits the amount of annual retirement benefits an individual can receive from a qualified defined benefit plan. The annual retirement benefits payable from Tier IV are subject to the dollar limit imposed by Section 415(b). The 2019 calendar year benefit limit is \$225,000. The benefit limit is typically adjusted downward for retirements beginning before age 62 and upward for retirements beginning on or after age 65. Special rules apply under Section 415(b) for certain "qualified police and firefighters."

Important Note: Many of the classifications designated as hazardous duty under SERS are not considered "qualified police and firefighters" and are subject to the Section 415(b) benefit limitation for regular governmental employees.

TYPES OF RETIREMENT

WHEN YOU MAY RETIRE AND RECEIVE BENEFITS

Please note that the following pertains only to your eligibility for a monetary benefit from SERS. Eligibility for other benefits (including Health Insurance) have separate and distinct rules and should be addressed separately with their respective departments.

Normal Retirement

Your normal retirement date will be the first of any month on or after you attain age 63 if you have at least 25 years of vesting service or age 65 if you have at least 10 but less than 25 years of vesting service.

Early Retirement

If you have at least 10 years of vesting service, you can receive retirement benefits if you retire on the first of any month on or following your 58th birthday.

Hazardous Duty Retirement

You may retire with a benefit on the first of any month on or after you have completed 25 years of credited service while a hazardous duty member.

The time you are away from your hazardous duty job because of an approved eligible leave of absence, military service or qualifying non-State employment may count toward your years of credited service as a hazardous duty member provided:

- you held a hazardous duty job immediately before the absences specified above; and
- you return to hazardous duty at the conclusion of any such absence.

For detectives, chief inspectors or inspectors in the Division of Criminal Justice or chief detectives in any other division, certain prior service as a sworn member of a municipal police department, if purchased, can count toward the twenty-five year minimum requirement for hazardous duty benefits, under certain circumstances.

Disability Retirement

If you become permanently disabled and have 10 years of vesting service, you may be eligible for disability retirement benefits. If your disability is job related, you may receive benefits regardless of your years of service or age. Note: Prior military service cannot be used for eligibility or calculation purposes for a disability retirement.

Important Note Concerning Workers Compensation and Retirement: Receipt of workers compensation disability payments under Connecticut General Statutes (CGS), Section 5-142(a) may prevent you from receiving any retirement benefits until the payments end - receipt of section 5-142(a) payments may stop your SERS retirement benefit. This provision is applicable to all types of retirement - normal, early, hazardous duty or disability.

NORMAL RETIREMENT

YOUR BENEFIT IS BASED ON A FORMULA

The Benefit Formula

For retirement income calculation purposes, your credited service is used in the formula. Your basic annual retirement benefit equals:

| | | |
|---|---------------------------|----------------|
| one and three -tenths percent (.013) | X | average salary |
| | TIMES | |
| | years of credited service | |

Keep in mind your credited service includes fractions of a year, based on completed months of service. The above chart provides you with your annual benefit. To determine what your basic monthly benefit will be, divide your annual retirement by 12.

EARLY RETIREMENT

YOU MAY RETIRE WITH A BENEFIT IF YOU HAVE 10 OR MORE YEARS OF VESTING SERVICE AND ARE AT LEAST AGE 58

How Your Benefit is Figured

Your basic early retirement benefit is first figured with the same formula used for a normal retirement benefit. Your average salary and years of credited service, as of your early retirement date, are used in the calculations.

Your basic normal benefit amount is then **permanently** reduced by half of one percent (.005) for each month you retire prior to your attaining age 63 if you have at least 25 years vesting service, or age 65 if you have at least 10 but less than 25 years vesting service.

These reductions are required because your benefits are expected to be paid over a longer time period.

An Example

Suppose you retire effective July 1, 2027 on your 63rd birthday with at least 10 years vesting service. Let's assume your basic monthly benefit at normal retirement would be \$500. However, since you are retiring early this basic benefit would then be reduced by one half of

one percent for each month you receive a benefit before your normal retirement age (65th birthday), as follows:

| | | |
|---|-------|----------|
| Your basic monthly normal retirement benefit | | \$500.00 |
| | Minus | |
| One half of one percent (.005) of \$500 x 24 (24 months before your 65 th birthday) | | \$ 60.00 |
| | | \$440.00 |

Your basic early retirement benefit at age 63 would be \$440.00 per month.

HAZARDOUS DUTY RETIREMENT

YOU MAY RETIRE WITH A BENEFIT AT ANY AGE IF YOU HAVE 25 YEARS OF HAZARDOUS DUTY SERVICE

Definition Of Hazardous Duty

You are considered a hazardous duty member if you are an employee working in a job class listed in the Hazardous Duty Appendix.

The Hazardous Duty Appendix was created as a result of the 1988 - 1994 Pension Arbitration Award and lists all State job classifications which have been designated as covered under the hazardous duty provisions of the State Employees Retirement System. In some circumstances the job classifications may be covered under hazardous duty provisions only when used at certain State agencies and facilities.

The Hazardous Duty Appendix is available on the OSC website at the following link:
<http://www.osc.ct.gov/rbsd/hazduty/index.html>

How Your Benefit Is Figured

If you qualify for a hazardous duty retirement, your basic annual benefit will be calculated as follows:

| | | |
|---|------|----------------|
| 50% (.50) for 20 years hazardous duty service | X | Average salary |
| | PLUS | |
| 2% (.02) for all service over 20 years | X | Average salary |

To determine what your basic monthly income would be, divide your basic annual retirement income by 12.

DISABILITY RETIREMENT

YOU MAY RECEIVE RETIREMENT BENEFITS IF YOU BECOME PERMANENTLY DISABLED

Deadline to apply for Disability Retirement: Members must apply for Disability Retirement within 24 months of their last day of paid employment. Applications received after this date may not be accepted.

Types of Disability

There are two types of disability retirement available to eligible SERS members: a service connected disability (SCD) and a non-service connected disability (NSD) benefit.

- 1. Service Connected Disability Retirement Benefit** - A member may apply for this retirement benefit if while on active payroll in State service, he or she becomes disabled as a result of any injury received while in the performance of his or her duty as a State employee. The member may be eligible for service connected disability retirement regardless of age or years of service.
- 2. Non-service Connected Disability Retirement Benefit** - A member is eligible for this benefit if he or she is disabled and has completed (or has) at least ten years of SERS service. In other words, employees with less than 10 years of service credit are only eligible for a service connected disability retirement; they are not eligible to apply for a non-service connected disability retirement benefit.

Disability Standard

A member is disabled and eligible to receive a disability retirement benefit for the first twenty-four months if he or she is permanently unable to continue to render the service in which he or she has been employed; that is the employee is unable to perform the duties of his or her occupation. After 24 months, the standard for disability retirement changes and the disability retirement continues thereafter only if such member is totally disabled for any suitable and comparable job.

Pursuant to an August 6, 2015 Memorandum of Understanding between the State and the State Employee Bargaining Agent Coalition ("August 6, 2015 Memorandum of Understanding"), for purposes of the disability provisions of SERS, a "suitable and comparable job" shall mean a job paying a rate that is substantially equivalent to the salary range of the position the individual held at the time the individual's disability occurred and which is of a similar type to the job performed or work for which s/he is qualified in keeping with the individual's prior work experience, education or training received by the retiree while in state employment.

Disability Retirement Application Process

To apply for a disability retirement you must contact the Human Resources or Payroll Office of your employing agency to request the preparation of your Application for Retirement Benefits

and other related retirement forms as described under “**The Application Process**” in the Section of this SPD entitled **WHEN YOU ARE READY TO RETIRE**. You will also need to provide a form entitled "Disability Retirement Application Medical Report" as completed by your treating physician, as well as relevant accident/incident reports (WC-207) (if applying for service connected disability retirement), narrative reports from your treating physician(s) for the condition(s) you are claiming for disability retirement, diagnostic test and hospital summaries and any other relevant information of ongoing care for the condition on which your application is based.

The determination of eligibility for disability retirement benefits is made by the Medical Examining Board (MEB). The Retirement Services Division does not determine whether or not a member is disabled. The Division, on behalf of the MEB, *accepts* applications for disability retirement with appropriate medical documentation. It is the member’s responsibility to show that he or she is disabled under the standard for disability retirement and to ensure that all medical documents, reviews, records and reports necessary to support his or her claim for disability retirement are properly submitted to the MEB.

The MEB performs medical record(s) review with regard to applications for disability retirement. The MEB may conduct reexaminations at any time to determine continuance of disability. The MEB using its medical judgment may believe or disbelieve any evidence presented before it so long as its final determination is supported by the evidence. The MEB may also make a determination as to whether a disability is service connected. Findings and determinations made by the MEB may be made without holding a hearing and solely on the basis of a "record review."

Assuming your disability retirement application is approved, your entitlement to a continued disability benefit is reviewed again after you receive benefits for 24 months. The MEB will require updated medical records and review continued eligibility under the “suitable and comparable” standard pursuant to the August 6, 2015 Memorandum of Understanding. That is, after 24 months you must show that you are disabled from any and all comparable positions for which you would be suited for by experience and training. You must submit proof of continuing disability at the request of the Retirement Services Division.

How Your Disability Benefit is Calculated

There are several components used in the determination of the amount of your SERS disability retirement benefit: the statutory benefit, the 100% maximum, the 80% maximum and the 60% minimum.

1. The "Statutory Benefit"

The statutory benefit is the basic benefit calculated prior to the application of the minimum or maximum rules or any offsets.

If you qualify for a disability retirement, the following formula is used to compute your basic annual benefit:

| | | |
|--|---|----------------|
| one and three tenth's percent (.013) | X | average salary |
| TIMES | | |
| years of service if you had kept working to age 65 (up to a maximum of 30 years) | | |
| <u>OR</u> | | |
| actual years of credited service as your disability (whichever is greater) | | |

To determine what your basic monthly benefit will be, divide by 12.

Your disability retirement, either service or non-service connected, is subject to certain offsets. Those offsets are: (1) Social Security regular and disability (SSDI) benefits (individual and family Social Security disability payments); (2) most workers' compensation payments; and (3) outside earnings (where you work or earn income from another employer while collecting a disability retirement benefit from SERS).

If you are approved for a Disability Retirement, in accordance with plan provisions you are required to apply for Social Security Disability within two years of your receipt of a State Disability Retirement Benefit. If your application for Social Security disability benefits is denied the Retirement Division may, at their discretion, also require you to appeal your denial if it is deemed by our office that the denial seemed inappropriate. To ensure no retiree shall be required to sustain any additional costs to apply for Social Security disability benefits; in those situations where the Retirement Services Division required the retiree to appeal their Social Security decision, the Retirement Services Division shall assist the retiree in filing the appeal at no cost.

It is important to note that these benefits are not always "dollar for dollar" offsets to your SERS retirement benefit but rather are just one component used in determination of your benefit. Therefore, your disability retirement may start with one monthly benefit amount and then be reduced if and when you receive any type of Social Security benefits or workers' compensation payments and increase (or further decrease) due to changes in those benefits. Workers' compensation benefits alone may not reduce your benefit but when coupled with SSDI payments may severely reduce or even eliminate in its entirety your SERS monthly retirement benefit.

It is your duty and obligation when receiving a disability retirement benefit to promptly notify the Retirement Services Division upon receipt of any Social Security income, workers' compensation payment or outside earnings. Failure to do so will cause an overpayment of

your retirement benefit and repayment of the amount through a reduction of your retirement benefit.

Important Note: Receipt of workers' compensation disability payments under Connecticut General Statutes (CGS), Section 5-142(a) may prevent you from receiving any retirement benefits until the payments end - receipt of section 5-142(a) payments may stop your SERS retirement benefit.

2. The "100% Maximum" Rule

There is a maximum benefit limitation you can receive with respect to the **combined income** from your SERS disability benefit, individual and family Social Security disability benefits, workers' compensation payments and outside earnings. You must receive outside earnings for this rule to apply.

The total amount you may receive from these sources, combined with your Tier IV benefit, cannot be more than 100% of your average salary or 100% of your salary at the time of disability, if higher.

If your total benefits exceed the 100% maximum, your Tier IV benefit will be reduced. The reduction will be the amount needed to bring the benefit total down to the 100% maximum.

If you are receiving Social Security disability benefits or workers' compensation payments but no outside earnings, the 80% maximum and the 60% minimum rules apply.

3. The "80% Maximum" Rule

There is a maximum benefit limitation a disability retiree can receive with respect to the **combined income** from a SERS disability benefit, individual and family Social Security disability benefits, and workers' compensation payments.

The total amount you may receive from these sources, combined with your Tier IV benefit, cannot be more than 80% of your average salary or 80% of your salary at the time of disability, if higher.

If your total benefits exceed the 80% maximum, your Tier IV benefit will be reduced. The reduction will be the amount needed to bring the benefit total down to the 80% maximum.

If you do not receive Social Security or workers' compensation payments, the 80% rule will not apply.

4. The "60% Benefit"

As a SERS member your **combined income** from a SERS disability benefit, individual and family Social Security disability benefits, and workers' compensation payments cannot be less than 60% of your rate of salary (base salary of office) at the time your disability occurred.

This is a minimum benefit using combined income therefore your receipt of any Social Security benefit (including but not limited to "normal" Social Security benefit at age 65) or workers' compensation following your receipt of SERS disability retirement benefits will usually reduce your SERS benefit.

Important Note: As long as you remain disabled, your disability retirement benefit will *never* revert to a normal retirement benefit.

If You Recover

All disability retirement benefits will end if you recover from your condition before your normal retirement date. You will receive vesting service and credited service for the period of time you were receiving Tier IV disability benefits. The total number of years including the time you worked and the period you were receiving the disability benefits is subject to a maximum of 30 years. However, if your service at time of disability is greater than 30, you will receive credit for your total years of service before your disability.

Special Note

If you apply for a Disability retirement and the MEB determines that you are not permanently disabled from performing your job duties, the agency where you were last actively employed will be required to return you to employment, if you so choose. This assumes there are no other employment related reasons for your separation. This provision also does not apply if you received Disability Retirement payments and, subsequently after retirement, later recover and/or are found to no longer meet the eligibility requirements for a Disability Retirement.

BENEFIT PAYMENT OPTIONS

YOU MAY CHOOSE THE FORM OF BENEFIT PAYMENT

Benefit Options

When you apply to retire you must elect one of four benefit payment "options." You should review your option choices with care and select the one that will provide you with retirement income in the form best suited to your personal needs. If you elect to have your retirement benefits paid to someone else when you die, the recipient would be your contingent annuitant, commonly referred to as your "optionee." The optional forms of payment available are:

1. Option A - 50% Spouse. This option provides a reduced monthly benefit to you for life. Then 50% of that benefit will continue after your death for the lifetime of your surviving spouse designated at date of retirement.

2. Option B - 50% or 100% Survivor. This option provides a reduced monthly benefit to you for life. After your death, a percentage of that benefit, either 50% or 100%, whichever you choose, will continue for the lifetime of your contingent annuitant. This contingent annuitant can be any person, including your spouse.

3. Option C - 10 Year or 20 Year Period Certain. This option provides a reduced monthly benefit to you for your lifetime with payments guaranteed from your retirement date for 10 or 20 years (whichever you choose). If you should die within 10 years (120 payments) or 20 years (240 payments) from your date of retirement, the remaining payments, in accordance with your selection, will be made to your contingent annuitant(s). This is the only option which allows you to name more than one contingent annuitant, each of whom would share each remaining monthly payment equally.

4. Option D - Straight Life Annuity. This option provides you with the highest monthly benefit for your lifetime. However, all payments stop at your death.

If you elect a benefit option that will continue an income to a surviving contingent annuitant, the benefit amount you receive will depend on your closest age and, with the exception of Option D, the closest age of your contingent annuitant. In the case of Option D, your closest age alone is the determining factor. The amount is less than you would receive if benefits were paid to you alone.

Important Information to Consider When Making Your Option Election

If you have been married for at least one year prior to the commencement of your retirement benefits, written spousal consent will be required if you do not provide a lifetime guarantee (50% or 100% option) for that spouse.

Regardless of your option choice or marital status, you must submit proof and/or attest to your marital status within one year prior to the date your retirement benefits are to commence. Failure to submit the required waiver and documentation prior to your effective date of retirement may result in a delay of retirement income payments.

In the event you elect a 100% Joint and Survivor option and name someone other than your spouse as your contingent annuitant or beneficiary, and that individual is greater than 10 years younger than you, an actuarial adjustment must be made, which may result in a decreased benefit for your lifetime. In addition, because of the IRS rules you may not be able to receive the full 100% survivor option.

If you retire and have not designated in writing the benefit payment option you would prefer or have not obtained the consent of your spouse, your benefit will be paid according to your marital status when payment begins.

Your benefit payment option cannot be changed after retirement. Therefore, it is very important that you elect your "option" following careful review of all the available choices.

Except for Option D, each option requires you to designate a beneficiary. Your beneficiary would receive a lump sum refund of any remaining contributions and interest. This lump sum payment occurs only after your death and the death of your designated contingent annuitant, if applicable.

SURVIVOR BENEFITS

DEATH BENEFITS MAY BE PAYABLE TO YOUR SURVIVOR

Before You Retire

If you should die before you retire, death benefits may be due your survivors. Should you become seriously ill or injured, or have a life threatening condition, you or someone on your behalf should contact your employing agency Human Resources Office as soon as possible.

Important Note: The Retirement Services Division has a Pre-Retirement Limited Durable Power of Attorney form specifically for use with applications relating to SERS retirement benefits when you are unable to execute the documents yourself. Although it is recommended that you use this form, the Division may accept other forms of Powers of Attorney. The form is available on the Office of the State Comptroller website at the following link: <http://www.osc.ct.gov/agencies/forms/pdf/CO-1049.pdf>

A Post-Retirement Limited Durable Power of Attorney form is also available on the Office of the State Comptroller website under Retiree Resources, Retiree Forms.

Spousal Benefits Before You Retire

Your spouse may receive monthly Tier IV benefits if you die before retirement.

Should you die while actively employed or while on an approved leave of absence, your spouse will receive a monthly benefit if:

- you are eligible for normal, early, or hazardous duty retirement;

OR

- you have 25 years of vesting service at any age.

For your spouse to receive benefits, you must have been married for at least the 12 month period immediately preceding your death. The agency where you were employed should be notified of your death as soon as possible.

Your spouse's benefits would begin on the first of the month on or after your death. Monthly payments would then continue for his or her lifetime. The amount would equal 50% of the payment you would have received under the Spouse option had payments started the day of your death. If you had not reached age 58 at the time of your death, the benefit would be figured as if you were 58.

Spousal Benefits If You Leave With a Minimum of 25 Years Of Vesting Service

Suppose you leave State employment with a minimum of 25 years of vesting service, leave your contributions in the system and you die before receiving any retirement benefits. Your spouse will receive retirement benefits, provided you had been married to each other for at least the twelve months preceding your death. Benefits would be paid as described previously in the section entitled "Spousal Benefits Before You Retire."

If A Spousal Benefit Is Not Applicable

If you are not married or if your spouse is not eligible to receive monthly benefits, your designated beneficiary (who could be your spouse) will receive a lump-sum payment. The amount will equal your contributions plus 5% annual interest credited from the July 1st following commencement of contributions.

After You Apply For Retirement - But Before Benefits Begin - The 90 Day Protection Window

Suppose you apply for retirement and select Option B or Option C (refer to the section entitled "Benefit Payment Options"). If you die within 90 days after you first elect either one of these options, but prior to your date of retirement, your contingent annuitant may receive payments in accordance with your selection. But if your death occurs after this 90 day period and you have not yet retired, or if you die within 90 days after electing Option A or D but prior to your date of retirement, the benefit paid will be as described earlier in the subsection entitled "Spousal Benefits Before You Retire." Again, both the agency where you were employed and the Retirement Services Division should be immediately notified of your death.

After Retirement Benefits Have Started

If you die after benefits have started, your designated contingent annuitant or beneficiary will receive any benefits due under the option you chose before retirement. It is necessary to have the Retirement Services Division notified of your death as soon as possible, to facilitate the payment of benefits for your contingent annuitant or beneficiary.

Suppose you elect the Straight Life Annuity option and you die before your contributions and earned interest are depleted. In this case, your designated beneficiary will receive a lump sum benefit equal to the remaining portion of your contributions and interest.

If you provide for an income to continue to a contingent annuitant for life and that contingent annuitant dies before your contributions and earned interest are depleted, a similar refund will be made. If no beneficiary was designated, the lump sum benefit will be paid to the estate.

Job Related Death

The Tier IV Plan may provide a benefit to your family if your death is a result of a job related injury. Death must not have been caused by an intentional or careless act on your part.

If you are survived by a spouse and at least one dependent child under 18 years of age, the Plan pays your spouse \$100,000. The money will be paid in equal monthly installments over a period of at least ten years. All payments to your spouse will end if he or she dies or remarries during this time. In addition, each dependent child will receive \$50 a month until his or her 18th birthday.

If you are survived by your spouse only, the Plan pays \$50,000 to that spouse in equal monthly installments. Payments will be made over a period of at least ten years. They will end if your spouse dies or remarries during this period.

Suppose you have no surviving spouse or children, but you leave one or both parents dependent upon you. In this case, your parent(s) will receive \$50,000 in equal monthly installments over a ten-year period. If one parent dies, the other parent will continue to get the remaining payments. All benefits will end if both parents die within the ten-year period.

Your Beneficiary

It is important for you to name a retirement beneficiary or beneficiaries to receive any lump sum benefit payment as well as any salaries that may be due if you should die while you are an active State employee. This designation may be changed any time you wish. To name or change your retirement beneficiary, contact your agency's Human Resources Office for the proper forms.

IF YOU LEAVE BEFORE RETIREMENT

YOU BECOME VESTED AFTER 10 YEARS OF VESTING SERVICE

Vested Rights

Your State employment may end before you retire. Under current plan provisions you will have earned a vested right to a retirement benefit if you have at least 10 years of vesting service at the time you leave.

How Your Benefit is Figured

If you leave with at least 10 years of vesting service, you may:

- Elect to receive your vested benefit when you reach age 58, the minimum retirement age for reduced early retirement benefits (or anytime thereafter) - Then benefits may begin the first of any month on or after you qualify for retirement. Refer to the section entitled "*Early Retirement*" to determine how the benefit will be calculated.

OR

- Elect to receive your vested benefit on or after you are eligible for normal retirement benefits. Age 63 is the normal retirement age if you have at least 25 years of vesting service; age 65 is the normal retirement age if you have at least 10 but less than 25 years of vesting service. Your basic benefit will then be calculated as explained in the section entitled "Normal Retirement."

You should contact the Retirement Services Division Counseling Unit if you intend to delay benefits beyond the date you attain the minimum age. Further, this SPD does not deal with issues of Retiree Health Care eligibility. These issues may also be relevant to your decision about when to receive your pension benefits.

Your benefits will depend on:

- the date your retirement benefit will commence;
- the amount of credited or actual service you had earned;
- the age at which payments commence;

- your average salary.
- the income payment election (option) you select at retirement.

You should contact your last employing agency's Human Resources Office to request the preparation of an application for vested rights retirement benefits at time of your termination even though the effective date of your benefits may be years in the future. Your application, accompanied by a confirmation of active health insurance form and a copy of your birth certificate, should be directed to the Retirement Services Division. You should also advise the Retirement Services Division, in writing, of any address changes that follow your departure from State service.

Withdrawal of Contributions

If you are not vested in any retirement benefits when you leave State service, you may withdraw your retirement contributions. This withdrawal will include interest at 5% per year credited from the July 1st following the commencement of contributions to the July 1st coincident with or preceding the date you leave State service; provided that, for hazardous duty employees, interest will be credited from the July 1st following the commencement of contributions to the July 1st coincident with or preceding the date you leave hazardous duty service. You should contact your last employing agency's Human Resources Office to complete the appropriate refund application form at the time of your termination.

If you do not withdraw your contributions and you do not return to State service within five years, we will assume that you want a refund and a refund application will be sent to you. After you complete the form and return it to us, we will send you your contributions and interest. If we cannot locate you within 10 years after your employment ends, your contributions will become part of the retirement fund.

Important Note: You should be aware that you may not elect to withdraw your contributions in lieu of receiving retirement income payments at such time as they are payable if you are eligible for vested or immediate retirement when you leave State service.

REEMPLOYMENT AFTER RETIREMENT

AFTER YOU RETIRE YOU MAY RETURN TO EITHER FULL-TIME OR PART-TIME STATE SERVICE

Reemployment In A Temporary Position

If you are reemployed by the State in a temporary position, you can work no more than 120 days in any calendar year without impairing your pension rights. If the temporary position is considered a 7 hour full-time position, you may work a maximum of 840 hours; if the position is a 7.5 hour full-time position, you may work 900 hours; if the position is a 7.75 hour full-time position you may work 930 hours; and if the position is an 8 hour per day full-time position, you may work 960 hours in a calendar year.

Reemployment In A Permanent Position

If you are reemployed by the State in a permanent position either on a part-time or full-time basis after you have retired, your pension payments and benefits must cease. It is your responsibility to notify the Retirement Services Division of your reemployment. You will resume membership in the Tier IV Plan and receive credit for service during such reemployment. When you next retire, your retirement benefit will not be less than the amount you were receiving prior to reemployment.

COST OF LIVING ADJUSTMENT (COLA)

BENEFITS ARE ADJUSTED TO OFFSET RISING COSTS OF LIVING

You or your contingent annuitant or spouse will be eligible for a cost of living increase commencing on the first anniversary date following completion of 30 months of retirement.

The Cost of Living Adjustment (COLA) shall be based on a formula which uses the annual increase of the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for the twelve-month period immediately preceding your COLA anniversary date as follows:

- If the CPI-W increases 2% or less, the COLA will be the actual increase in the CPI-W, if any.
- If the CPI-W increases by more than 2%, the COLA will vary between a minimum COLA increase of 2% and a maximum COLA increase of 7.5%. Within this range, the COLA will be determined in accordance with the following formula:

| |
|---|
| <p>60% of the annual increase in the CPI-W up to 6%</p> <p>PLUS</p> <p>75% of the annual increase in the CPI-W above 6%</p> |
|---|

Special provisions apply if during the retiree's first 18 months of retirement, the CPI-W increases by something greater than an annualized 5.5%.

WHEN YOU ARE READY TO RETIRE

The Application Process

You must contact the Human Resources or Payroll Office of your employing agency to request the preparation of your "Application for Retirement Benefits" and other related retirement forms. You should allow a reasonable amount of notice time for this process, which is generally considered to be 2 to 3 months prior to your intended date of retirement. Because of the 90-day protection window explained in the section entitled "Survivor Benefits," you should

not execute your retirement forms prior to 90 days from your targeted retirement date. Your retirement application and all accompanying documentation must be received by the Retirement Services Division before the effective date of your retirement.

You will need to provide to your agency copies of:

- Your birth certificate
- Your contingent annuitant's birth certificate, if applicable
- If married, your marriage certificate.

You will need to make several elections including:

- Income payment election (option)
- Choice of Health Services after retirement, if eligible. If you or your dependent(s) are over the age of 65 and are covered by Medicare Part B, you should provide a copy of your identification card (s) indicating Medicare Part B enrollment.

You are required to complete a form entitled "Spouse Waiver of Monthly Survivor Benefits" attesting to your marital status. If you have been married for at least one year as of your requested retirement date and elect an option that, following your death, will not provide your spouse with a guaranteed lifetime monthly benefit, your spouse must provide written consent, with proper witness certification, on this waiver form.

If you are making application for a disability retirement, you must provide in addition to the aforementioned items, a form entitled "Disability Retirement Application Medical Report" as completed by your treating physician, as well as the supporting documentation addressed in the section entitled "Disability Retirement." As this is a required document this as well as the supporting medical documentation can be submitted after a Retirement Application has been received by the Retirement Service Division. A Retirement Application does not need to be held until the "Disability Retirement Application Medical Report" has been received by the Agency completing the retirement paperwork.

You are also required to complete a "Retirement - Direct Deposit Authorization and Input Form." If you do not wish to have your retirement benefit check electronically deposited to your account at your financial institution, you will need to complete the section requesting an exemption from participation on the form.

Counseling Services

In addition to the Human Resources or Payroll Officer at your own agency or facility, the Office of the State Comptroller provides group retirement counseling services to all State employees through its Retirement Services Division, located at 165 Capitol Avenue, Hartford, Connecticut 06106 (Telephone: (860) 702-3490). Appointments must be scheduled in advance and it is suggested member call 12-15 months prior to their anticipated date of retirement.

The Division also provides retirement counseling workshops and benefit estimators on the Office of the State Comptroller (OSC) website. These workshops provide informative "self-help" retirement counseling with the same information provided in traditional counseling

sessions. These workshops are not meant to cover every retirement provision or detail, but rather are a general explanation of the most important retirement issues and considerations. Links are provided to relevant forms and outside vendors or entities as necessary. The workshops can be found on the OSC website under "Employee Resources" at <http://www.osc.ct.gov/empret/index.html>.

Along with the workshops, on-line benefit estimators are available to help you determine your estimated retirement benefit. You are responsible for entering the relevant data (age, length of service, salary, etc.) and the calculator will produce an estimated benefit by option factor. You may need help from your agency Human Resources or Payroll Officer to determine "high" salary or service credit information. The benefit estimators can also be found on the OSC website under "Employee Resources" at <http://www.osc.ct.gov/empret/index.html>.

OTHER INFORMATION

Assignment Of Benefits

You may not use your Tier IV Plan interests as collateral or security for a loan. Any assignment by a member or beneficiary of any amount payable to any creditor shall be null and void. Retirement payments are for the support of the member or beneficiary and are exempt from the claims of creditors of such member and beneficiary except for court ordered plan approved domestic relations orders (divorce), the recovery of costs of incarceration, and recovery of damages by a victim of crime as specifically enumerated and described in Conn. Gen. Stat. Sec. 52-321a(b) and as determined or entered by a court of competent jurisdiction.

Divorce (For an Alternate Payee Under a Qualified Domestic Relations Order)

The Plan is a governmental retirement plan and, as such, is exempt under United States code, Title 29, Section 1003 from the federal requirements of the Employee Retirement Income Security Act of 1974 (ERISA) and the Retirement Equity Act. However, the Plan does provide for the division of a Member's benefit at the time and in the manner directed in a domestic relations order qualified or approved by the Plan Administrator.

A copy of the Guidelines which contain the procedures and provisions with regard to such orders are available on-line at: <http://www.osc.ct.gov/empret/drorder/REVISEDQDROSESGUIDELINESMAR2010.pdf>

Reporting And Disclosure

The Retirement Services Division has published this Tier IV SPD online. A hard copy may be obtained by selecting "printable version" at the beginning of this SPD or by asking your employing agency Human Resources Office to provide you with a printed copy.

You will be advised of any significant changes or modifications to this plan either by on-line notification, through your employing agency or through a manner to be determined by the State Employees Retirement Commission as an appropriate means of dissemination.

Appendix A - Reference Chart for Actual State, Vesting And Credited Service

The following chart is a quick check reference chart showing varying types of service and whether each qualifies as actual State, vesting or credited service in Tier IV. Please contact your agency Human Resources or Payroll Officer regarding any additional statutory requirement which may also need to be met before actual State, vesting or credited service can be utilized.

| TIER IV ACTUAL STATE, VESTING AND CREDITED SERVICE | | | |
|--|-----------------------------|--|--|
| Type of Service or Absence | Actual State Service | Vesting Service | Credited Service |
| Paid State employment provided period is not succeeded by a permanent break * | Yes | Yes | Yes |
| Period of qualifying Workers' or Disability Compensation | Yes | Yes | Yes |
| Period of severance of less than 12 months | No | Yes | No |
| Purchased qualifying military leave without pay | No | Yes | Yes |
| Purchase personal medical or family leave without pay granted pursuant to Section 5-248a or terms of a collective bargaining agreement | No | Yes, in calendar months or 22 working day increments; 15 months in 5-year period | Yes, in calendar months or 22 working day increments; maximum 15 months in 5-year period |
| Educational leave without pay | No | No | No |
| Any other leave without pay | No | No | No |

| TIER IV ACTUAL STATE, VESTING AND CREDITED SERVICE | | | |
|--|--|--|--|
| Type of Service or Absence | Actual State Service | Vesting Service | Credited Service |
| Purchased full-time service to other states with similar retirement credit provisions | No | Yes, maximum 10 years with 1 to 2 ratio to CT State service | Yes, maximum 10 years with 1 to 2 ratio to CT State service |
| Purchased prior eligible military service | No | Yes, maximum 10 years total: war service plus 3 years national emergency service | Yes, maximum 10 years total: war service plus 3 years national emergency service |
| Purchased prior eligible CT Municipal service if in CT Municipal Employee Retirement System (MERS) | No | No | Yes – provided 10 years of service |
| Voluntary schedule reduction Program granted pursuant to Section 5-248c | Yes – provided such leave is properly documented | Yes – provided such leave is properly documented | Yes – provided such leave is properly documented |

** If you received a refund of your Tier IV retirement contributions for prior service, you must restore the contributions with interest in order to include as actual State, vesting, and credited service.*