

## Summary of Pension Plan Benefits

### Fire and Police Pension Plan

- Tier 1 (Formerly Article XVII) (1925 - January 28, 1967)
- Tier 2 (Formerly Article XVIII) (January 29, 1967 - December 7, 1980)
- Tier 3 (Formerly Article XXXV, Plan 1) (December 8, 1980 - June 30, 1997)
- Tier 4 (Formerly Article XXXV, Plan 2) (July 1, 1997 - December 31, 2001)
- Tier 5 Effective January 1, 2002

		TIER 1	TIER 2	TIERS 3 AND 4	TIER 5
<b>1. SERVICE RETIREMENT</b>					
a.	Eligibility	20 years of service	20 years of service	<b>Tier 3:</b> Age 50 with 10 years of service <b>Tier 4:</b> 20 years of service	Age 50 with 20 years
b.	Salary base	Normal Pension Base (Final monthly salary rate)	Normal Pension Base (Final monthly salary rate)	Final Average Salary (One-year average monthly salary)	Final Average Salary (One-year average monthly salary)
c.	Pension as a percentage of salary base	40% at 20 years of service, plus 2% for each additional year up to 25 years of service, plus 1-2/3% for each additional year between 25 and 35 years of service Maximum of 66-2/3% for 35 or more years of service	40% at 20 years of service, plus 2% for each additional year up to 25 years of service. 55% at 25 years of service, plus 3% for each additional year between 25 and 30 years of service Maximum of 70% for 30 or more years of service	2% per year of service up to 20 years of service, plus 3% for each additional year of service up to 30 years of service Maximum of 70% for 30 or more years of service	50% at 20 years of service, plus 3% for each additional year (except 4% at 30 years of service) Maximum of 90% for 33 or more years of service
<b>2. SERVICE-CONNECTED DISABILITY</b>					
a.	Eligibility	Work related No age or service requirements	Work related No age or service requirements	Work related No age or service requirements	Work related No age or service requirements
b.	Salary base	Normal Pension Base (Final monthly salary rate)	Normal Pension Base (Final monthly salary rate)	Final Average Salary (One-year average monthly salary)	Final Average Salary (One-year average monthly salary)
c.	Pension as a percentage of salary base	50% to 90% depending on severity of disability, with a minimum of member's service pension percentage rate	50% to 90% depending on severity of disability, with a minimum of member's service pension percentage rate	30% to 90% depending on severity of disability, with a minimum of 2% per year of service	30% to 90% depending on severity of disability, with a minimum of 2% per year of service
<b>3. NONSERVICE-CONNECTED DISABILITY</b>					
a.	Eligibility	Not work related Five years of service	Not work related Five years of service	Not work related Five years of service	Not work related Five years of service
b.	Salary base	Highest monthly salary as of member's retirement for basic rank of Police Officer III or Firefighter III, and the highest length of service pay	Highest monthly salary as of member's retirement for basic rank of Police Officer III or Firefighter III, and the highest length of service pay	Final Average Salary (One-year average monthly salary)	Final Average Salary (One-year average monthly salary)
c.	Pension as a percentage of salary base	40%	40%	30% to 50% depending on severity of disability	30% to 50% depending on severity of disability
<b>4. SERVICE-CONNECTED DEATH OR DEATH AFTER SERVICE-CONNECTED DISABILITY</b>					
a.	Eligibility	Work related No age or service requirements	Work related No age or service requirements	Work related No age or service requirements	Work related No age or service requirements
b.	Salary base	Normal Pension Base (Final monthly salary rate)	Normal Pension Base (Final monthly salary rate)	Final Average Salary (One-year average monthly salary)	Final Average Salary (One-year average monthly salary) <i>Except for members who transferred from Tier 2 to Tier 5</i>

	TIER 1	TIER 2	TIER 3 AND 4	TIER 5	
c.	Eligible Qualified Surviving Spouse's (QSS) or Qualified Surviving Domestic Partner's (QSDP) benefit as a percentage of member's salary base	50% (QSS pension not subject to federal taxation)	50% with less than 25 years of service (QSS pension not subject to federal taxation) Uncapped COLA <b>OR</b> 55% with 25 or more years of service (QSS pension not subject to federal taxation) Uncapped COLA	<p><b>SERVICE-CONNECTED DEATH</b> 75% of Final Average Salary if service-connected death while active (QSS pension not subject to federal taxation) 3% cap on COLA, no COLA Bank</p> <p><b>DEATH AFTER SERVICE-CONNECTED DISABILITY</b> 75% of Final Average Salary if death due to service-connected cause(s) within 3 years after effective date of Service-Connected Disability pension, otherwise 60% of member's Service-Connected Disability pension 3% cap on COLA, no COLA Bank</p>	<p><b>SERVICE-CONNECTED DEATH</b> <b>Former Tier 2:</b> 75% of Normal Pension Base if service-connected death while active (QSS pension not subject to federal taxation) 3% cap on COLA, with COLA Bank</p> <p><b>All Other Tier 5:</b> 75% of Final Average Salary if service-connected death while active (QSS pension not subject to federal taxation) 3% cap on COLA, with COLA Bank</p> <p><b>DEATH AFTER SERVICE-CONNECTED DISABILITY</b> <b>Former Tier 2:</b> 50% of Normal Pension Base with less than 25 years of service 3% cap on COLA, with COLA Bank</p> <p><b>OR</b> 55% of Normal Pension Base with 25 or more years of service 3% cap on COLA, with COLA Bank</p> <p><b>All Other Tier 5:</b> 75% of Final Average Salary if death due to service-connected cause(s) within 3 years after effective date of Service-Connected Disability pension, otherwise 60% of member's Service-Connected Disability pension 3% cap on COLA, with COLA Bank</p>

	TIER 1	TIER 2	TIERS 3 AND 4	TIER 5
d. Eligible children's benefit as a percentage of Qualified Surviving Spouse's (QSS) or Qualified Surviving Domestic Partner's (QSDP) benefit	If no QSS, the eligible children will receive a monthly pension equal to the pension the QSS would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul> Pension not payable after child reaches age 18 unless child is disabled before age 21 Uncapped COLA	If no QSS/QSDP, the eligible children will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul> Pension not payable after child reaches age 18 unless child is disabled before age 21 Uncapped COLA	If no QSS/QSDP, the eligible children will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul> Pension not payable after child reaches age 18 (age 22 if in school full time) unless child is disabled before age 21 3% cap on COLA, no COLA Bank	If no QSS/QSDP, the eligible children will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul> Pension not payable after child reaches age 18 (age 22 if in school full time) unless child is disabled before age 21 3% cap on COLA, with COLA Bank
e. Eligible dependent parent's benefit as a percentage of Qualified Surviving Spouse's (QSS) or Qualified Surviving Domestic Partner's (QSDP) benefit	If no QSS or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS would have been eligible to receive Uncapped COLA	If no QSS/QSDP or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive Uncapped COLA	If no QSS/QSDP or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive 3% cap on COLA, no COLA Bank	If no QSS/QSDP or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive 3% cap on COLA, with COLA Bank

**5. DEATH WHILE ELIGIBLE TO RECEIVE A SERVICE PENSION ON ACCOUNT OF YEARS OF SERVICE**

a. Eligibility	20 years of service	20 years of service	<b>Tier 3:</b> 10 years of service <b>Tier 4:</b> 20 years of service	20 years of service
b. Salary base	Normal Pension Base (Final monthly salary rate)	Normal Pension Base (Final monthly salary rate)	Final Average Salary (One-year average monthly salary)	Final Average Salary (One-year average monthly salary) <i>Except for members who transferred from Tier 2 to Tier 5</i>
c. Eligible Qualified Surviving Spouse's (QSS) or Qualified Surviving Domestic Partner's (QSDP) benefit as a percentage of member's salary base	100% of accrued service retirement member would have received, not to exceed 50% of Normal Pension Base Uncapped COLA	100% of accrued service retirement member would have received, not to exceed 50% of Normal Pension Base Uncapped COLA	80% of service retirement member would have received, not to exceed 40% of Final Average Salary 3% cap on COLA, no COLA Bank	<b>Former Tier 2:</b> 100% of accrued service retirement member would have received, not to exceed 55% of Normal Pension Base 3% cap on COLA, with COLA Bank  <b>All Other Tier 5:</b> 80% of service retirement member would have received, not to exceed 40% of Final Average Salary 3% cap on COLA, with COLA Bank

	TIER 1	TIER 2	TIER 3 AND 4	TIER 5	
d.	Eligible children's benefit as a percentage of Qualified Surviving Spouse's (QSS) or Qualified Surviving Domestic Partner's (QSDP) benefit	If no QSS, the eligible children will receive a monthly pension equal to the pension the QSS would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul> Pension not payable after child reaches age 18 unless child is disabled before age 21 Uncapped COLA	If no QSS/QSDP, the eligible children will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul> Pension not payable after child reaches age 18 unless child is disabled before age 21 Uncapped COLA	If no QSS/QSDP, the eligible children will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul> Pension not payable after child reaches age 18 (age 22 if in school full time) unless child is disabled before age 21 3% cap on COLA, no COLA Bank	If no QSS/QSDP, the eligible children will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul> Pension not payable after child reaches age 18 (age 22 if in school full time) unless child is disabled before age 21 3% cap on COLA, with COLA Bank
e.	Eligible dependent parent's benefit as a percentage of Qualified Surviving Spouse's (QSS) or Qualified Surviving Domestic Partner's (QSDP) benefit	If no QSS or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS would have been eligible to receive Uncapped COLA	If no QSS/QSDP or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive Uncapped COLA	If no QSS/QSDP or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive 3% cap on COLA, no COLA Bank	If no QSS/QSDP or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive 3% cap on COLA, with COLA Bank

## 6. DEATH AFTER SERVICE RETIREMENT

a.	Eligibility	Member was receiving a service pension	Member was receiving a service pension	Member was receiving a service pension	Member was receiving a service pension
b.	Salary base	Normal Pension Base (Final monthly salary rate)	Normal Pension Base (Final monthly salary rate)	Final Average Salary (One-year average monthly salary)	Final Average Salary (One-year average monthly salary) <i>Except for members who transferred from Tier 2 to Tier 5</i>
c.	Eligible Qualified Surviving Spouse's (QSS) or Qualified Surviving Domestic Partner's (QSDP) benefit as a percentage of member's salary base	Same as member's pension up to 50% of Normal Pension Base Uncapped COLA	Same as member's pension up to 55% of Normal Pension Base Uncapped COLA	60% of member's pension benefit 3% cap on COLA, no COLA Bank	<b>Former Tier 2:</b> Same as member's pension up to 55% of Normal Pension Base 3% cap on COLA, with COLA Bank  <b>All Other Tier 5:</b> 60% of member's pension benefit 3% cap on COLA, with COLA Bank
d.	Eligible children's benefit as a percentage of Qualified Surviving Spouse's (QSS) or Qualified Surviving Domestic Partner's (QSDP) benefit	If no QSS, the eligible children will receive a monthly pension equal to the pension the QSS would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul>	If no QSS/QSDP, the eligible children will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul>	If no QSS/QSDP, the eligible children will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul>	If no QSS/QSDP, the eligible children will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul>

	TIER 1	TIER 2	TIERS 3 AND 4	TIER 5
<i>Section 6d. continued.</i>	Pension not payable after child reaches age 18 unless child is disabled before age 21 Uncapped COLA	Pension not payable after child reaches age 18 unless child is disabled before age 21 Uncapped COLA	Pension not payable after child reaches age 18 (age 22 if in school full time) unless child is disabled before age 21 3% cap on COLA, no COLA Bank	Pension not payable after child reaches age 18 (age 22 if in school full time) unless child is disabled before age 21 3% cap on COLA, with COLA Bank
e. Eligible dependent parent's benefit as a percentage of Qualified Surviving Spouse's (QSS) or Qualified Surviving Domestic Partner's (QSDP) benefit	If no QSS or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS would have been eligible to receive Uncapped COLA	If no QSS/QSDP or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive Uncapped COLA	If no QSS/QSDP or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive 3% cap on COLA, no COLA Bank	If no QSS/QSDP or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive 3% cap on COLA, with COLA Bank
<b>7. NONSERVICE-CONNECTED DEATH OR DEATH AFTER NONSERVICE-CONNECTED DISABILITY</b>				
a. Eligibility	Five years of service	Five years of service	Five years of service	Five years of service
b. Salary base	Highest monthly salary as of member's retirement for basic rank of Police Officer III or Firefighter III, and the highest length of service pay	Highest monthly salary as of member's retirement for basic rank of Police Officer III or Firefighter III, and the highest length of service pay	Final Average Salary (One-year average monthly salary)	Final Average Salary (One-year average monthly salary) <i>Except for members who transferred from Tier 2 to Tier 5</i>
c. Eligible Qualified Surviving Spouse's (QSS) or Qualified Surviving Domestic Partner's (QSDP) benefit as a percentage of member's salary base	40% of highest monthly salary as of member's retirement for basic rank of Police Officer III or Firefighter III, and the highest length of service pay Uncapped COLA	40% of highest monthly salary as of member's retirement for basic rank of Police Officer III or Firefighter III, and the highest length of service pay Uncapped COLA	<b>NONSERVICE-CONNECTED DEATH</b> 30% of Final Average Salary or, if eligible to retire based on years of service, 80% of the pension the member would have received not to exceed 40% of Final Average Salary 3% cap on COLA, no COLA Bank  <b>DEATH AFTER NONSERVICE-CONNECTED DISABILITY</b> 60% of member's pension 3% cap on COLA, no COLA Bank	<b>NONSERVICE-CONNECTED DEATH</b> <b>Former Tier 2:</b> 40% of highest monthly salary as of member's retirement for basic rank of Police Officer III or Firefighter III, and the highest length of service pay 3% cap on COLA, with COLA Bank  <b>All Other Tier 5:</b> 30% of Final Average Salary or, if eligible to retire based on years of service, 80% of the pension the member would have received, not to exceed 40% of Final Average Salary 3% cap on COLA, with COLA Bank

	TIER 1	TIER 2	TIERS 3 AND 4	TIER 5	
Section 7c. continued.				<b>DEATH AFTER NONSERVICE-CONNECTED DISABILITY</b> <b>Former Tier 2:</b> 40% of highest monthly salary as of member's retirement for basic rank of Police Officer III or Firefighter III, and the highest length of service pay 3% cap on COLA, with COLA Bank  <b>All Other Tier 5:</b> 60% of member's pension 3% cap on COLA, with COLA Bank	
d.	Eligible children's benefit as a percentage of Qualified Surviving Spouse's (QSS) or Qualified Surviving Domestic Partner's (QSDP) benefit	If no QSS, the eligible children will receive a monthly pension equal to the pension the QSS would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul> Pension not payable after child reaches age 18 unless child is disabled before age 21 Uncapped COLA	If no QSS/QSDP, the eligible children will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul> Pension not payable after child reaches age 18 unless child is disabled before age 21 Uncapped COLA	If no QSS/QSDP, the eligible children will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul> Pension not payable after child reaches age 18 (age 22 if in school full time) unless child is disabled before age 21 3% cap on COLA, no COLA Bank	If no QSS/QSDP, the eligible children will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive, otherwise: <ul style="list-style-type: none"> <li>• 25% for one child</li> <li>• 40% for two children</li> <li>• 50% for three or more children</li> </ul> Pension not payable after child reaches age 18 (age 22 if in school full time) unless child is disabled before age 21 3% cap on COLA, with COLA Bank
e.	Eligible dependent parent's benefit as a percentage of Qualified Surviving Spouse's (QSS) or Qualified Surviving Domestic Partner's (QSDP) benefit	If no QSS or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS would have been eligible to receive Uncapped COLA	If no QSS/QSDP or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive Uncapped COLA	If no QSS/QSDP or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive 3% cap on COLA, no COLA Bank	If no QSS/QSDP or eligible children, the eligible dependent parent will receive a monthly pension equal to the pension the QSS/QSDP would have been eligible to receive 3% cap on COLA, with COLA Bank
<b>8. COST-OF-LIVING</b>					
a.	Generally applicable provisions	Full annual cost-of-living increase or decrease  Cost-of-living adjustments compound, and are based upon the Consumer Price Index for local Urban Consumers	Full annual cost-of-living increase or decrease  Cost-of-living adjustments compound, and are based upon the Consumer Price Index for local Urban Consumers	Annual cost-of-living increase or decrease not to exceed 3%  Cost-of-living adjustments compound, and are based upon the Consumer Price Index for local Urban Consumers	Annual cost-of-living increase or decrease not to exceed 3%  Amounts above 3% are banked to be credited during years when the Consumer Price Index is below 3%

	TIER 1	TIER 2	TIERS 3 AND 4	TIER 5
<i>Section 8a. continued.</i>	Survivors' pension includes the percentage of cost-of-living adjustments applied to the member's pension prior to death	Survivors' pension includes the percentage of cost-of-living adjustments applied to the member's pension prior to death	City Council may grant discretionary cost-of-living increases once every three years Survivors' pension includes the percentage of cost-of-living adjustments applied to the member's pension prior to death Pro rata adjustment in the first year of retirement	Cost-of-living adjustments compound, and are based upon the Consumer Price Index for local Urban Consumers City Council may grant discretionary cost-of-living increases once every three years – member's COLA Bank is reduced Survivors' pension includes the percentage of cost-of-living adjustments applied to the member's pension prior to death Pro rata adjustment in the first year of retirement
b. Effective date of cost-of-living adjustments				
i. Service retirement	Annual adjustments commence on July 1 following the later of the effective date or the date the member would have been age 55	Annual adjustments commence on the July 1 following the later of the effective date or the date the member would have completed 25 years of service	Annual adjustments commence on the July 1 following the effective date	Annual adjustments commence on the July 1 following the effective date
ii. Service-connected disability, service-connected death	Annual adjustments commence on the July 1 following the effective date	Annual adjustments commence on the July 1 following the effective date	Annual adjustments commence on the July 1 following the effective date	Annual adjustments commence on the July 1 following the effective date
iii. Nonservice-connected disability	Annual adjustments commence on the July 1 following the date the member would have been age 55 or 5 years after the effective date of the pension if earlier	Annual adjustments commence on the July 1 following the effective date	Annual adjustments commence on the July 1 following the effective date	Annual adjustments commence on the July 1 following the effective date
iv. Nonservice-connected death, death while eligible for service retirement	Annual adjustments commence on the July 1 following the date the member would have been age 55 or 5 years after the effective date of the pension if earlier	Annual adjustments commence on the July 1 following the effective date	Annual adjustments commence on the July 1 following the effective date	Annual adjustments commence on the July 1 following the effective date
v. Death after nonservice-connected disability, death after service-connected disability	Annual adjustments commence on the July 1 following the date the member would have been age 55 or 5 years after the effective date of the pension if earlier	Annual adjustments commence on the July 1 following the effective date	Annual adjustments commence on the July 1 following the effective date	Annual adjustments commence on the July 1 following the effective date

	TIER 1	TIER 2	TIERS 3 AND 4	TIER 5
<b>9. MEMBERS' CONTRIBUTION AS A PERCENTAGE OF ANNUAL PAY</b>				
	6% No member contributions required after 30 years of service	6% plus ½ cost of cost-of-living benefit up to 1% (currently 7%) No member contributions required after 30 years of service	8% No member contributions required after 30 years of service	9% City pays 1% of 9% if Plan is at least 100% actuarially funded No member contributions required after 33 years of service
<b>10. QUALIFIED SURVIVORS</b>				
a. Qualified Surviving Spouse (QSS) or Qualified Surviving Domestic Partner (QSDP) eligibility requirements				
i. Nonservice-connected death	Married at least one year prior to date of nonservice-connected death and as of date of death	Married or registered the domestic partner at least one year prior to date of nonservice-connected death and as of date of death	Married or registered the domestic partner at least one year prior to date of nonservice-connected death and as of date of death	Married or registered the domestic partner at least one year prior to date of nonservice-connected death and as of date of death
ii. Service-connected death	Married as of the date of service-connected death	Married or registered the domestic partner as of the date of service-connected death	Married or registered the domestic partner as of the date of service-connected death	Married or registered the domestic partner as of the date of service-connected death
iii. Death after service pension	Married at least one year prior to the effective date of service pension and as of date of death	Married or registered the domestic partner at least one year prior to the effective date of service pension and as of date of death	Married or registered the domestic partner at least one year prior to the effective date of service pension and as of date of death	Married or registered the domestic partner at least one year prior to the effective date of service pension and as of date of death
iv. Death after nonservice-connected disability	Married at least one year prior to effective date of nonservice-connected disability pension and as of date of death	Married or registered the domestic partner at least one year prior to effective date of nonservice-connected disability pension and as of date of death	Married or registered the domestic partner at least one year prior to effective date of nonservice-connected disability pension and as of date of death	Married or registered the domestic partner at least one year prior to effective date of nonservice-connected disability pension and as of date of death
v. Death after service-connected disability	Dependent upon member's retirement status and cause of death	Married or registered the domestic partner as of effective date of service-connected disability pension and as of date of death	Married or registered the domestic partner as of effective date of service-connected disability pension and as of date of death	Married or registered the domestic partner as of effective date of service-connected disability pension and as of date of death
b. Minor child eligibility requirements	Legitimate or adopted child of a deceased member, until age 18 or marries, whichever occurs first	Legitimate or adopted child of a deceased member, until age 18 or marries, whichever occurs first	Child or adopted child of a deceased member, until age 18 (22 if a full-time student) or marries, whichever occurs first	Child or adopted child of a deceased member, until age 18 (22 if a full-time student) or marries, whichever occurs first
c. Dependent child eligibility requirements	Legitimate or adopted child of a deceased member who, prior to turning age 21, became mentally or physically disabled and cannot earn a livelihood	Legitimate or adopted child of a deceased member who, prior to turning age 21, became mentally or physically disabled and cannot earn a livelihood	Child of a deceased member who, prior to turning age 21, became mentally or physically disabled and cannot earn a livelihood	Child of a deceased member who, prior to turning age 21, became mentally or physically disabled and cannot earn a livelihood

	TIER 1	TIER 2	TIERS 3 AND 4	TIER 5
d. Dependent parent eligibility requirements	Natural parent of a deceased member who had at least one-half of their necessary living expenses provided by the member for at least one year prior to the member's death and is unable to pay necessary living expenses without the pension	Natural parent of a deceased member who had at least one-half of their necessary living expenses provided by the member for at least one year prior to the member's death and is unable to pay necessary living expenses without the pension	Parent of a deceased member who had at least one-half of their necessary living expenses provided by the member for at least one year prior to the member's death and is unable to pay necessary living expenses without the pension	Parent of a deceased member who had at least one-half of their necessary living expenses provided by the member for at least one year prior to the member's death and is unable to pay necessary living expenses without the pension

### HEALTH INSURANCE PREMIUM SUBSIDY

11.	MEDICAL SUBSIDY	MEMBER	QUALIFIED SURVIVING SPOUSE (QSS) / QUALIFIED SURVIVING DOMESTIC PARTNER (QSDP)
a.	Age	<p>If retirement date is:</p> <ol style="list-style-type: none"> <li>1. On or After 07/01/1998 -At least 55 years of age</li> <li>2. Prior to 07/01/1998 -At least 60 years of age</li> </ol> <p>If member retired between 07/01/1988 and 07/01/1998 and had at least 20 years of service, member may be eligible for a Special MOU Subsidy prior to the age of 60.</p>	<p>Member (retired sworn officer) must be at least 55 years of age, if he/she was still alive.</p> <p>If member died in the line of duty, medical benefits are provided by the Personnel Department.</p>
b.	Years of Service	At least 10 years of service (YOS)	Member (retired sworn officer) must have had at least 10 years of service (YOS).
c.	Pension Type	Service or Disability	Qualified Surviving Spouse / Qualified Surviving Domestic Partner
d.	Eligible Plans	<p>Medical subsidies may be applied to one of the following:</p> <ol style="list-style-type: none"> <li>1. A City-approved association plan: -Los Angeles Police Relief Association -Los Angeles Fire Relief Association -United Firefighters of Los Angeles City -LACERS plans offered to Port Police Tier 5 retirees</li> <li>2. Health Insurance Premium Reimbursement Program – Only available to residents who live outside a City-approved HMO plan service area or outside the state of California.</li> </ol>	<p>Medical subsidies may be applied to one of the following:</p> <ol style="list-style-type: none"> <li>1. A City-approved association plan: -Los Angeles Police Relief Association -Los Angeles Fire Relief Association -United Firefighters of Los Angeles City -LACERS plans offered to Port Police Tier 5 retirees</li> <li>2. Health Insurance Premium Reimbursement Program – Only available to residents who live outside a City-approved HMO plan service area or outside the state of California.</li> </ol>
e.	Medicare Requirements	<p>Most retirees qualify for Medicare at age 65; exceptions occur where eligibility is granted before age 65.</p> <p>Enrollment in: -Medicare Part A: Required only if retiree is eligible for Part A free of charge. -Medicare Part B: Required</p>	<p>Most QSS/QSDPs qualify for Medicare at age 65; exceptions occur where eligibility is granted before age 65.</p> <p>Enrollment in: -Medicare Part A: Required only if QSS/QSDP is eligible for Part A free of charge. -Medicare Part B: Required</p>
f.	Non-Medicare, Medicare Part B Only Subsidy Formula	4% per YOS, up to a maximum of 25 YOS Subsidy can not exceed premium of insurance plan	4% per YOS, up to a maximum of 25 YOS QSS/QSDP subsidy can not exceed the single party premium
	Medicare	10-14 YOS - 75% of maximum subsidy	10-14 YOS - 75% of maximum subsidy

g.	Subsidy Formula	15-19 YOS - 90% of maximum subsidy 20-25 YOS - 100% of maximum subsidy Dependent subsidy may apply  Subsidy can not exceed premium of insurance plan Must be enrolled in Medicare Parts A and B; and LAFPP will reimburse standard Medicare Part B premium	15-19 YOS - 90% of maximum subsidy 20-25 YOS - 100% of maximum subsidy Subsidy can not exceed premium of insurance plan Must be enrolled in Medicare Parts A and B; and LAFPP will reimburse standard Medicare Part B premium
h.	Dependent Coverage	The member subsidy may be used to cover spouses, domestic partners and children. Children may be covered until age 19 or age 25 if they are full-time students.	The QSS/QSDP subsidy may be used to cover spouses and dependents; however the subsidy can not exceed the single party premium.

12.	DENTAL SUBSIDY	MEMBER	QUALIFIED SURVIVING SPOUSE (QSS) / QUALIFIED SURVIVING DOMESTIC PARTNER (QSDP)
a.	Age	At least 55 years of age	QSSs and QSDPs are not eligible to receive a Dental Subsidy.
b.	Years of Service	At least 10 years of service (YOS)	N/A
c.	Pension Type	Service or Disability	N/A
d.	Eligible Plans	Dental subsidies may only be applied to one of the following City-approved association plans: -Los Angeles Police Relief Association -Los Angeles Police Protective League -United Firefighters of Los Angeles City -LACERS plans offered to Port Police Tier 5 retirees	Not eligible for a subsidy, however QSS/QSDP may enroll in one of the following City-approved association plans: -Los Angeles Police Relief Association -Los Angeles Police Protective League -United Firefighters of Los Angeles City -LACERS plans offered to Port Police Tier 5 retirees
e.	Dental Subsidy Formula	4% per YOS up to a maximum of 25 YOS  Dental subsidy can not exceed the premium of the single party premium	N/A

**MISCELLANEOUS PENSION PROVISIONS**

13.	ADDITIONAL BENEFIT PROVISIONS		
a.	Vesting of service retirement	Tiers 1, 2 and 5: After 20 years of service Tier 3: After 10 years of service Tier 4: No vesting until retirement (20 years)	
b.	Return of contributions with interest	Tiers 1 and 2: On termination or death if no other benefits are payable Tiers 3 and 5: On termination or death if no other benefits are payable, (except basic death benefit) Tier 4: Upon death if no other benefits payable (except basic death benefit). No refund upon termination	
c.	Basic Death Benefit	<p><b>Applicable to Tiers 3, 4 and 5.</b></p> <p>If member had at least one year of service:</p> <ol style="list-style-type: none"> <li>1. Beneficiary receives a refund of contributions; and</li> <li>2. Qualified Survivor receives a limited monthly pension – for every year of service, two monthly payments of one-half of the member's Final Average Salary, not to exceed 12 monthly payments for six or more years of service.</li> </ol>	
d.	Optional forms of benefit for Qualified Surviving Spouse (QSS) or Qualified Surviving Domestic Partner (QSDP)	<p><b>Applicable to Tiers 3, 4 and 5.</b></p> <p>At service or disability retirement, member may elect higher QSS/QSDP benefit with corresponding actuarial reduction of retirement benefit.</p>	

- e. Deferred Pension Option **Applicable to Tiers 3 and 5.**  
 Tier 3: Upon termination, can elect deferred pension option if member has at least 10 years of service and leaves contributions in Fund. At age 50, member is entitled to receive a service pension.  
 Tier 5: Upon termination, can elect deferred pension option if member has at least 20 years of service and leaves contributions in Fund. At age 50, member is entitled to receive a service pension using the Tier 3 retirement formula.

**14. ADDITIONAL BENEFITS**

- a. Deferred Retirement Option Plan (DROP) **Not applicable to Tier 1.**  
 Tiers 2 and 4: At least 25 years of service  
 Tiers 3 and 5: At least 25 years of service and at least age 50  
 Member must be on an active duty/working status at the time of DROP entry.  
 While in DROP, the member's monthly pension is held with a guaranteed annual interest rate of 5%. Member may participate for a maximum of five years, after which he/she is required to terminate sworn employment and exit DROP.
- DEATH OF A DROP MEMBER**  
 For the purpose of survivor benefits, DROP members are considered retired. Qualified survivors receive the benefits outlined in *Section 6 - Death After Service Retirement*, while the proceeds in the member's DROP account are paid to the named DROP beneficiary.  
 In the event of a service-connected death, the qualified surviving spouse/domestic partner has the option to forfeit the member's DROP account and collect a monthly benefit as outlined in *Section 4 - Service-Connected Death*.
- b. Public Service Purchase (PSP) Program **Not applicable to Tier 1.**  
 Members may purchase service credit for time served in the military or with other public agencies, subject to requirements and limitations established by the City Council.  
 Purchased service must be for a minimum of six months and no more than four years of full-time, uninterrupted service.  
 Purchased service will only count toward increasing a member's monthly pension allowance and any survivorship benefits.  
 Purchases must be initiated and finalized prior to entering DROP or retiring.
- c. Survivor Benefit Purchase Program A retired member may make a one-time irrevocable election to purchase a survivor benefit for a spouse married in retirement or a domestic partner declared in retirement by taking an actuarial reduced retirement benefit.