

Pension Plan	Plan IDs	Plan Description	Pension Plan Status	Pension Eligibility			Pension Service Benefit				Annual Rate Anticipated pension benefits – (AFC * Credited Service * Rate)	Disability			Survivorship	
				Compulsory Union Code (CUC)	Min. Credited Service	Max Credited Service	Average Final Compensation (AFC) How AFC payment amount is calculated.	Retirement Age (MRA)	Retirement Retirement benefits limit	Early Retirement Options for vested EEs to receive pension benefits before reaching MRA, but may involve pension benefit reductions		DROP Eligibility to enroll in the Deferred Retirement Option Plan (DROP)	Ordinary Disability Eligibility	Ordinary Disability Benefit		Service-Connected Disability Benefit
D	Plan 67: D	Plan D - Police employees	Closed membership	P	At least one (1) year. (see HRC 22-301.1.a)	40 yrs	Average compensation of highest five (5) calendar years; or Avg compensation of highest 12 consecutive months; or Annual compensation from the final pay period excluding longevity.	45	Up to 100% of AFC.  Police/Fire Minimum Benefit: EE with at least 20 years of credited service receives \$1,000 monthly minimum SLA before any reductions for Early Retirement, JSA and/or Domestic Relations Order. (see HRC 22-301.7)	EE is at least 40 yrs old and vested, but pension benefit amount is reduced 0.5% for each month less than MRA. (see HRC 22-303.1.a, 22-303.3)	Yes	2.5% per year	EE must have minimum of 5 years credited service.	Up to 100% of AFC	Up to 100% of AFC	May choose Options 1, 2, 3 or 4
J	Plan 67: J, J1, J2, J3, J4, J5, J6	Plan J - Municipal (Non-reps, Exempts, DC47, DC33, Correctional Officers, OHCD and Deputy Sheriff) employees	Closed membership	B, D, M, C, E, N, X, Z, A, G, H, I, J, R, T	At least one (1) year. (see HRC 22-301.1.a, 22-301.5)	35 yrs	Avg annual compensation of 3 highest calendar years or of 3 highest anniversary years	55	Up to 80% of AFC	EE is at least 52 yrs old and vested, but pension benefit amount is reduced 0.5% for each month less than MRA. (see HRC 22-303.1.a, 22-303.3)		2.5% for years 1-20, 2.0% for years 21+				May choose Options 1, 2, 3 or 4
X	Plan 67: X	Plan X - Fire employees	Closed membership	F	At least one (1) year. (see HRC 22-301.1.a)	40 yrs	Average compensation of highest five (5) calendar years; or Avg compensation of highest 12 consecutive months; or Annual compensation from the final pay period excluding longevity.	45	Up to 100% of AFC.  Police/Fire Minimum Benefit: EE with at least 20 years of credited service receives \$1,000 monthly minimum SLA before any reductions for Early Retirement, JSA and/or Domestic Relations Order. (see HRC 22-301.7)	EE is at least 40 yrs old and vested, but pension benefit amount is reduced 0.5% for each month less than MRA. (see HRC 22-303.1.c, 22-303.3)		2.5% per year	EE must have minimum of 5 years credited service.	Up to 100% of AFC	Survivor benefit only applies to service connected disability.	May choose Options 1, 2, 3 or 4
A	Plan 67: A Plan 67 Prime: A6	Plan A - Fire employees	Closed membership	F	At least ten (10) years. (see HRC 22-301.1.b)	48 yrs	Average of two (2) highest annual compensations for two (2) calendar years or two (2) anniversary years.	50	Up to 100% of AFC.  Police/Fire Minimum Benefit: EE with at least 20 years of credited service receives \$1,000 monthly minimum SLA before any reductions for Early Retirement, JSA and/or Domestic Relations Order. (see HRC 22-301.7)	EE is at least 40 yrs old and vested, but pension benefit amount is reduced 0.5% for each month less than MRA. (see HRC 22-303.1.c, 22-303.3) Or EE has earned at least 25 years of credited service, regardless of age, with no pension benefit amount reductions. (see HRC 22-303.1.d, 22-303.3)		2.2% for years 1-20, 2.0% for years 21+	EE must have minimum of 5 years credited service.	Up to 100% of AFC		May choose Options 1, 2, 3 or 4
B	Plan 67: B Plan 67 Prime: B6	Plan B - Police employees	Closed membership	P	At least ten (10) years. (see HRC 22-301.1.b)	48 yrs	Average of two (2) highest annual compensations for two (2) calendar years or two (2) anniversary years.	50	Up to 100% of AFC.  Police/Fire Minimum Benefit: EE with at least 20 years of credited service receives \$1,000 monthly minimum SLA before any reductions for Early Retirement, JSA and/or Domestic Relations Order. (see HRC 22-301.7)	EE is at least 40 yrs old and vested, but pension benefit amount is reduced 0.5% for each month less than MRA. (see HRC 22-303.1.c, 22-303.3) Or EE has earned at least 25 years of credited service, regardless of age, with no pension benefit amount reductions. (see HRC 22-303.1.d, 22-303.3)		2.2% for years 1-20, 2.0% for years 21+	EE must have minimum of 5 years credited service.	Up to 100% of AFC		May choose Options 1, 2, 3 or 4
L	Plan 67: L, L8 Plan 67 Prime: L1, L8.1	Plan L - Elected Officials		L	For L: At least ten (10) years. (see HRC 22-301.1.b) For L8: At least eight (8) years. (see HRC 22-301.1.d.1.2) For L1: At least ten (10) years. (see HRC 22-301.1.b) For L8.1: At least eight (8) years. (see HRC 22-301.1.d.1.2)	28 yrs +6mos	Avg annual compensation of 3 highest calendar years or of 3 highest anniversary years	55	Up to 100% of AFC.	EE is at least 52 yrs old and vested, but pension benefit amount is reduced 0.5% for each month less than MRA. (see HRC 22-303.1.a, 22-303.3)	For L & L8: Only if already enrolled in DROP before Sep-18-2009. (see HRC 22-310.4.a)  For L1 & L8.1: Not Eligible	3.5% per year	EE must be vested.	Up to 100% of AFC		May choose Options 1, 2, 3 or 4
Y	Plan 67: Y, Y2, Y3, Y5, Y5.2 Plan 67 Prime: Y1, Y4, Y5.1, Y6, Y9, Y11	Plan Y - Municipal employees	Closed membership	D, X, E, N, A, G, I, M, T, H, J, R, B, C, Z, Q	For non-exempts: At least 10 years. (see HRC 22-301.1.b)  For Exempts (C, E, Q, X, Z): At least 5 years. (see HRC 22-301.1.c.1)	49 yrs	Avg annual compensation of 3 highest calendar years or of 3 highest anniversary years	60	Up to 100% of AFC.	EE is at least 52 yrs old and vested, but pension benefit amount is reduced 0.5% for each month less than MRA. (see HRC 22-303.1.a, 22-303.3) Or EE has earned at least 33 years of credited service, regardless of age, with no pension benefit amount reductions. (see HRC 22-303.1.a, 22-303.3)		2.2% for years 1-10, 2.0% for years 11+		Up to 100% of AFC		May choose Options 1, 2 or 3
Plan 10 Fire	Plan 10 Fire	Plan 10 - Fire employees, optional plan (A10)		F	At least 10 years. (see HRC 22-301.1.b)	20 yrs	Avg annual compensation of 5 highest calendar years or of 5 highest anniversary years	50	Up to 100% of AFC.  Police/Fire Minimum Benefit: EE with at least 20 years of credited service receives \$1,000 monthly minimum SLA before any reductions for Early Retirement, JSA and/or Domestic Relations Order. (see HRC 22-301.7)			1.75% per year	EE must have minimum of 5 years credited service.	Up to 100% of AFC		May choose Options 1, 2, 3 or 4

<b>Plan10 Police</b>	Plan10 Police	Plan 10 - Police employees, optional plan (B10)	P	At least 10 years. <i>(see HRC 22-301.1.b)</i>	20 yrs	Avg annual compensation of 5 highest calendar years <b>or</b> of 5 highest anniversary years	50	Up to 100% of AFC.  <b>Police/Fire Minimum Benefits:</b> EE with at least 20 years of credited service receives \$1,000 monthly minimum SLA before any reductions for Early Retirement, JSA and/or Domestic Relations Order. <i>(see HRC 22-301.7)</i>		1.75% per year	EE must have minimum of 5 years credited service.	Up to 100% of AFC		May choose Options 1, 2, 3 or 4
<b>Plan10 Municipal</b>	Plan10 Municipal	Plan 10 - Municipal (DC33, DC47, Deputy Sheriff, and elected officials) employees, optional plan	A, B, D, G, H, I, J, L, M, N, R, T	At least 10 years. <i>(see HRC 22-301.1.b)</i>	20 yrs	Avg annual compensation of 5 highest calendar years <b>or</b> of 5 highest anniversary years	60	Up to 100% of AFC.	EE is at least 52 yrs old and vested, but pension benefit amount is reduced 0.5% for each month less than MRA. <i>(see HRC 22-303.1.a, 22-303.3)</i> <b>Or</b> EE has earned at least 33 years of credited service, regardless of age, with no pension benefit amount reductions. <i>(see HRC 22-303.1.e, 22-303.3)</i>	1.25% per year		Up to 100% of AFC		May choose Options 1, 2 or 3
<b>Plan10 Exempt</b>	Plan10 Exempt	Plan 10 - Exempt employees, optional plan	C, E, Q, X, Z	At least 10 years. <i>(see HRC 22-301.1.b)</i>	20 yrs	Avg annual compensation of 5 highest calendar years <b>or</b> of 5 highest anniversary years	55	Up to 100% of AFC.	EE is at least 52 yrs old and vested, but pension benefit amount is reduced 0.5% for each month less than MRA. <i>(see HRC 22-303.1.a, 22-303.3)</i> <b>Or</b> EE has earned at least 33 years of credited service, regardless of age, with no pension benefit amount reductions. <i>(see HRC 22-303.1.e, 22-303.3)</i>	1.25% per year		Up to 100% of AFC	Not Eligible	May choose Options 1, 2 or 3
<b>Plan16</b>	Plan16 - DC33	Plan 16 - DC33 employees	A, D, G, I, M, T	At least 10 years. <i>(see HRC 22-301.1.b)</i>	45	2.2% for first 10 years and then 2% for remaining service amx out at 49. AFC is highest of 65K or the average of 3 calendar or anniversary years	?	<b>Stacked-Hybrid only.</b> Receives defined benefits up to earnings capped at \$50,000.	EE is at least 52 yrs old and vested, but pension benefit amount is reduced 0.5% for each month less than MRA. <i>(see HRC 22-303.1.a, 22-303.3)</i> <b>Or</b> EE has earned at least 33 years of credited service, regardless of age, with no pension benefit amount reductions. <i>(see HRC 22-303.1.e, 22-303.3)</i>		<b>Stacked-Hybrid only.</b> Requires \$50K salary or more to participate.  EE contributions vest immediately. After 5 years, City matches 50% of EE contributions to 457b Plan, up to 1.5% of EE's annual compensation.			May choose Options 1, 2, 3 or 4