



# CONNECTICUT STATE EMPLOYEES RETIREMENT SYSTEM TIER II SUMMARY PLAN DESCRIPTION

Revised to January 1, 2000

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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 understands this and provides you with retirement benefits through the Connecticut State Employees Retirement System.

The State Employees Retirement System is based on a Connecticut state law enacted in 1939. Since that time, the law has been changed by legislation and collective bargaining. There are currently three plans - Tier I, Tier II and Tier IIA. In this booklet, we describe the System's Tier II retirement plan, which is non-contributory for all members except hazardous duty members.

The Tier II Plan is administered by the State Employees Retirement Commission whose members are representatives selected by state employees or their unions, management members appointed by the Governor, and actuaries. The Chair of the Commission is nominated by Commission members and must be authorized to serve as a neutral arbitrator in labor relations cases.

We've described the Tier II Plan in summary form in this booklet. Although retirement plans are by necessity complicated, we have taken care to eliminate legal terms whenever possible and to use everyday language. Also, you'll find a number of examples throughout this booklet to help you understand how the Plan works.

Please read this Tier II description carefully. If you have any questions about the Plan that the booklet does not answer, contact:

The Retirement Services Division

Office of the State Comptroller  
55 Elm Street  
Hartford, Connecticut 06106

Kevin Lembo  
*Comptroller*  
*State of Connecticut*

## **YOUR PLAN MEMBERSHIP**

### **TIER II COVERS STATE EMPLOYEES FIRST HIRED FROM JULY 2, 1984 THROUGH JUNE 30, 1997**

#### **A Prefatory Note**

Over the years, the Tier II retirement plan has been changed in significant ways. A right to a benefit as well as the amount of a benefit may be determined on the basis of the plan provisions that are in effect at the time a Tier II member leaves state employment. This booklet describes the Tier II provisions revised to January 1, 2000, including major changes that became effective July 1, 1997. If you ceased to be a state employee before July 1, 1997 and have not resumed state employment since that date, the plan provisions governing your entitlements may be different from those described in the current summary plan description booklets.

#### ***Eligibility For Tier II***

For the most part, this booklet addresses employees hired from July 2, 1984 through June 30, 1997. If you were hired on or before July 1, 1984, whether you participate in the Tier I or the Tier II Plan depends upon several factors. Generally, employees hired on or after July 1, 1997 participate in the Tier IIA Plan. If you are uncertain as to which plan you participate in, please contact your agency's Personnel or Payroll Office.

If you were first hired into state service on or after July 2, 1984 but before July 1, 1997, you were automatically covered under the Tier II Plan as of your date of employment, unless you were eligible for and elected to participate in another Connecticut retirement system.

If you were employed by the state on or before July 1, 1984 and were not a member of any other State of Connecticut retirement plan, the Tier II Plan, with limited exceptions, also covers you.

#### ***Rehired Employees***

If you worked for the state as a Tier I member, left your job, then were rehired on or after July 2, 1984 but before July 1, 1997, Tier II Plan membership was mandatory as of the date you were rehired unless:

- you already earned and retained your right to a vested retirement benefit from the Tier I Plan due to your prior period(s) of state service (this means a retirement benefit over and above your own contributions);
- you returned to state service after a period during which you were receiving state retirement benefits, including disability retirement benefits, from the Tier I Plan;
- you were reemployed on or after July 1, 1988, but within five years of your prior termination as a Tier I member;
- you were away for more than five years, but your previous state service as a Tier I member was longer than the length of time you were away. (For example, you worked for the state for eight years, left your job, and returned after a six year absence.)

In these exceptions, you resumed membership in the Tier I Plan.

If you worked for the state as a Tier II member, left your job, then were rehired before July 1, 1997, you automatically returned to Tier II Plan membership as of the date you were rehired.

If you worked for the state as a Tier I or Tier II member, left your job, then were rehired on or after July 1, 1997, Tier IIA Plan membership was mandatory as of the date you were rehired unless:

- you already earned and retained your right to a vested retirement benefit from the Tier I or Tier II Plan due to your prior period(s) of state service (this means a retirement benefit over and above your own contributions, if any);
- you returned to state service after a period during which you were receiving state retirement benefits, including disability retirement benefits, from the Tier I or Tier II Plan;
- 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 resumed membership in the Tier I or Tier II Plan based upon your original membership.

### ***Teachers and Professional Staff***

If you are a state teacher or a professional staff member in higher education as defined by the Connecticut General Statutes, and you were first employed by the state on or after July 2, 1984 but before July 1, 1997, you are covered under the Tier II Plan. However, you may have been eligible to elect membership in either the Connecticut Teachers Retirement System or, if you are in higher education, the alternate retirement program. If you were eligible to do so, you must have elected one of the other two retirement plans within six months after your date of employment, or you automatically became a member of Tier II retroactive to your date of employment. You can be an active member of

only one state retirement system.

### ***Judges***

Judges appointed to the Connecticut Supreme Court, Appellate Court or Superior Court become members of the Judges, Family Support Magistrates, and Compensation Commissioners Retirement System.

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

## **PLAN COST AND BENEFICIARY INFORMATION**

### ***Plan Cost***

The State of Connecticut pays the full cost of the Tier II Plan, and you do not contribute unless you are in a position designated as hazardous duty. Effective January 12, 1990, hazardous duty members are required to contribute four percent of all state earnings to the State Employees Retirement System. Since July 1, 1997, the hazardous duty contributions are made on a pre-tax basis.

### ***Your Beneficiary***

It is important for you to name a retirement beneficiary or beneficiaries to receive any salaries that may be due if you should die while you are an active state employee. If you are a hazardous duty member, a refund of your retirement contributions and interest would also be payable to your named retirement beneficiary(ies). This designation may be changed any time you wish. To name or change your retirement beneficiary, contact your agency's Personnel Office for the proper forms.

## **SERVICE AND BENEFIT INFORMATION**

### ***ACTUAL STATE, VESTING AND CREDITED SERVICE***

As a member of Tier II 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***

### ***You Earn a Permanent Vested Right to a Benefit After 5 Years of Actual State Service***

Actual state service includes all years and months of state service 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. 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. 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 on or after June 9, 1994 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. Not counted are periods of absence without pay for other reasons.

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.

After you have 5 years of actual state service, you have earned a permanent vested right to a benefit.

## **VESTING SERVICE**

### ***You Earn a Permanent Vested Right to a Benefit After 10 Years of 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 for various types of leaves and service including the following:

- eligible military service
- eligible full-time service to other states
- leaves of absence without pay for military service, educational purposes to follow a job-related course of study, or personal medical and family leaves pursuant to Section 5-248a of the Connecticut General Statutes
- eligible prior Connecticut state service not succeeded by a permanent break

Refer to the section entitled "[General Information on Obtaining Certain Actual State, Vesting and Credited Service](#)" for more information. After you have ten years of vesting service, you have earned a permanent 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.
- an approved educational leave of absence to follow a job-related course of study.

Credited service may include:

- 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 II and have not and will not receive any retirement allowance from the municipal system for this municipal service. Refer to the section entitled "[General Information on Obtaining Certain Actual State, Vesting and Credited Service](#)" for more information.

Special rules apply to hazardous duty members of Tier II 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 Personnel 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 II 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 II 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, 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, 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, but do not have five years of actual state service; you leave state employment and are rehired after six years. Since you were gone less than your prior vesting service, your years of service before and after reemployment are added together after you are rehired.

Now, assume you are vested in Tier II when your state employment ends and you are later rehired. Your years of service, before and after reemployment, are automatically added together.

### ***General Information On Obtaining Certain Actual State, Vesting And Credited Service***

There are three types of prior service for which Tier II members must apply to obtain retirement credit. You request such credit on a Form CO-922, entitled "Retirement Credit - Tier II Members Only", available from your employing agency's personnel or payroll office. After submission of the completed Form CO-922 with all required documentation to the Retirement Services Division, you will be sent an acknowledgement of retirement credit or a letter explaining why you do not qualify.

The three types of service for which a Form CO-922 is required are:

#### ***1. 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 obtain retirement credit in Tier II 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 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.

## ***2. 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 you have not and will not receive any retirement allowance from the municipal system for this municipal service.
- ***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 obtain unlimited credited service, it does not count until you have completed a minimum ten years of vesting service, exclusive of the municipal service during which you were a CMERS member.

## ***3. 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.
- ***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 or June 21, 1993, whichever is later.
- ***credit allowed:*** Vesting and credited service for all war-service plus three years national emergency service to a maximum of ten years.

Additionally, as a Tier II member you may receive retirement credit for certain qualifying leaves of absences, provided if you are a hazardous duty member that you have made required contributions. Those periods that will be counted for retirement credit without a need for you to complete a Form CO-922 are:

## ***4. Credit for qualifying leaves of absences without pay taken for personal medical or family leave***

- ***description:*** Leaves that qualify under applicable law, collective bargaining agreements or other regulations that were granted for the protection or improvement of your health, including maternity, or granted for family illness or parental reasons.
- ***agency records required:*** Upon request from the Retirement Services Division or at retirement,

copies of the official personnel documents approving the leave, reflecting its type and confirming its duration.

- **credit allowed:** Vesting and credited service in monthly increments to a maximum of fifteen months of credit in any five year period.

#### ***5. Credit for qualifying leaves of absences without pay taken pursuant to the voluntary schedule reduction program authorized by Connecticut General Statutes, Section 5- 248c or one of its predecessor voluntary leave or schedule reduction programs***

- **description:** Leaves that qualify under applicable law, collective bargaining agreements or other regulations that were granted pursuant to your participation in one of the voluntary leave and/or voluntary schedule reduction programs.
- **agency records required:** Upon request from the Retirement Services Division or at retirement, copies of the agreements between you and your agency plus official personnel documents reflecting the type of leave, and confirming its duration.
- **credit allowed:** For time off taken on or after June 9, 1994 pursuant to Connecticut General Statutes, Section 5-248c, there is no maximum and said leave counts as actual, vesting and credited service. For any leave taken under any other officially approved voluntary leave or schedule reduction program, the credit allowed is limited to vesting and credited service in monthly increments 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:** Upon request from the Retirement Services Division or at retirement, 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.
- **credit allowed:** Vesting and credited service with no limitation.

#### ***7. Credit for qualifying leaves of absences without pay taken for educational purposes***

- **description:** Leaves without pay taken to pursue a course of study which is connected with the work of your agency and which is for the purpose of increasing your proficiency.
- **documents required:** Upon request from the Retirement Services Division or at retirement, copies of the official personnel documents approving the leave, reflecting its type and confirming its duration.
- **credit allowed:** Vesting service only up to four years.

#### ***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 II. Please refer to the preceding section entitled "General Information on Obtaining Certain Actual State, Vesting and Credited Service" and contact your agency Personnel 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 II 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
Qualifying military leave without pay**	No	Yes	Yes
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; maximum: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	Yes, maximum 4 years	No
Any other leave without pay	No	No	No
Full-time service to other states where reciprocity exists	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
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

Prior eligible CT municipal service if in CT Municipal Employees Retirement System (CMERS)	No	No	Yes - provided 10 years vesting service
Voluntary schedule reduction program granted pursuant to Section 5-248c effective 6/9/94	Yes	Yes	Yes
Voluntary leave and schedule reduction program pre-6/9/94	No	Yes, in calendar months or 22 working day increments; maximum: 15 months in 5-year period	Yes, in calendar months or 22 working day increments; maximum: 15 months in 5-year period

\* All such service or absence must be properly documented.

\*\* Hazardous duty members should refer to the ["Hazardous Duty Retirement"](#) Section for special rules.

### ***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. For example, this means that when you have completed five years of actual state service or 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, your average salary in excess of the year's breakpoint, and your credited service.

### ***Average Salary***

To determine your average salary, use your three highest paid years of credited service. Any 12 consecutive month period equals one year. For example, May 1st through the following April 30th

equals one year. Add together your earnings from your three highest paid years, then divide this total by three.

When calculating your average salary, no one year's earnings, commencing January 1, 1986, can be greater than 130% of the average of the preceding two years. Mandatory overtime earnings are not subject to this limitation.

### ***Breakpoint***

This table shows you the earnings breakpoints through the year 2009.

For The Year:	The Breakpoint Is:
1999	28,900
2000	30,600
2001	32,400
2002	34,300
2003	36,400
2004	38,600
2005	40,900
2006	43,400
2007	46,000
2008	48,800
2009	51,700

For each year after 2009, the breakpoint increases by 6%, rounded to the nearest \$100.

In the benefit formula, you take the breakpoint for the calendar year in which your last severance from state service occurs.

### ***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 \$360, 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.

## **TYPES OF RETIREMENT**

### **WHEN YOU MAY RETIRE AND RECEIVE BENEFITS**

#### ***Normal Retirement***

Your normal retirement date will be the first of any month on or after you are age 60 if you have at least 25 years of vesting service, age 62 if you have at least 10 but less than 25 years of vesting service. If you sever your state service on or after July 1, 1997, your normal retirement date will be the first of any month on or after you are age 62 if you have at least 5 years of actual state service.

#### ***Age 70 Retirement***

You may retire on the first of any month on or following your 70th birthday, if you have at least five years of vesting service. If you leave state service with less than five years of vesting service at age 70 or older, no retirement benefits are payable.

#### ***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 55th birthday.

#### ***Hazardous Duty Retirement***

You may retire with a benefit on the first of any month after you have completed 20 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 nonstate 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;
- you return to hazardous duty at the conclusion of any such absence; and
- you make all required contributions.

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 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. Note: Prior military service cannot be used for eligibility or calculation purposes for a disability retirement.

### ***Vested Rights Retirement***

Your state employment may end before you are eligible for immediate retirement benefits. You will have earned a permanent vested right to a retirement benefit if you have at least 5 years of actual state service or 10 years of vesting service at the time you leave. Refer to the section entitled "[Vested Rights Retirement](#)" for information on the age at which you may begin to receive your benefit.

## **NORMAL AND AGE 70 RETIREMENT**

### **YOUR BENEFIT IS BASED ON A FORMULA**

#### ***Eligibility Requirements***

If you retire on or after August 1, 1997, you are eligible for normal retirement benefits on the first of any month on which or after you attain:

- age 60 with at least 25 years of vesting service,

**OR**

- age 62 with at least ten but less than 25 years of vesting service,

**OR**

- age 62 with at least five years of actual state service.

You may retire with Age 70 retirement benefits on the first of any month on or following your 70th birthday with at least 5 years of vesting service.

#### ***The Benefit Formula***

For retirement income calculation purposes, your credited service is used in the formula.

Your basic annual retirement benefit equals:

one and one-third percent (.0133)	X	average salary
<b>PLUS</b>		
one-half of one percent (.005)	X	average salary in excess of the year's breakpoint
<b>TIMES</b>		
years of credited service to a maximum of 35 years		
<b>AND</b>		
one and five-eighths percent (.01625)	X	average salary
<b>TIMES</b>		
years of credited service over 35 years		

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.

If you retire in the first six months of the year, your benefit will not be less than the benefit you would have received had you retired on the previous December 31st.

***An Example***

Suppose you retire March 1, 2002 at age 63. Let's assume your average salary equals \$44,500 and you have 10 years of credited service, composed of 8 years of actual state service and 2 years of credited prior military service.

Here's how your basic annual benefit is figured:



.0133	X	\$44,500	=	\$ 591.85
		<b>PLUS</b>		
.005	X	\$10,200	=	\$ 51.00
		(\$44,500 - \$34,300)		\$ 642.85
		<b>TIMES</b>		
years of credited service			=	X 10
your annual benefit			=	\$6,428.50

Please note: in this example, the breakpoint for 2002 is \$34,300.

Therefore, your average salary (\$44,500) in excess of the year's breakpoint (\$34,300) equals \$10,200.

Your basic monthly retirement income will be \$535.71 (6,428.50 ÷ 12 months).

**EARLY RETIREMENT**

**YOU MAY RETIRE WITH A BENEFIT IF YOU HAVE 10 YEARS OF VESTING SERVICE AND ARE AT LEAST AGE 55**

*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 reduced by one-quarter of one percent (.0025) for each month you retire prior to your attaining age 60 if you have at least 25 years vesting service, or age 62 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 March 1, 2002 on your 60th birthday with at least 10 but less than 25 years of vesting service. Let's assume your basic monthly benefit at normal retirement would be \$530.00. This basic benefit would then be reduced by one quarter of one percent for each month you receive a benefit

before your 62nd birthday, as follows:

your basic monthly normal retirement benefit:	\$530.00
	Minus
one quarter of one percent (.0025) of \$530 X 24 (24 months before your 62nd birthday)	\$ 31.80
	\$498.20

Your basic early retirement benefit at age 60 would be \$498.20 per month.

## **HAZARDOUS DUTY RETIREMENT**

### **YOU MAY RETIRE WITH A BENEFIT AT ANY AGE IF YOU HAVE 20 YEARS OF HAZARDOUS DUTY SERVICE**

#### *Definition Of Hazardous Duty*

You are considered a hazardous duty member if you are an employee working:

- in the Division of State Police within the Department of Public Safety as a State Police Officer;
- as a detective, chief inspector, or inspector in the Division of Criminal Justice, or as a chief detective in any other division;
- in guard or instructional duties at any state correctional facility or institution;
- directly and substantially with patients in the Whiting Forensic Institute Division of the Department of Mental Health and Addiction Services;
- in specified firefighting, law enforcement or protective services classifications;
- in any other position included on the Hazardous Duty Appendix.

#### *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
<b>PLUS</b>		
2% (.02) X all service over 20 years (which could include service for state jobs not classified as hazardous duty as well as other credited service)	X	average salary

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

Remember, you must have at least 20 years of credited service as a hazardous duty member to receive this retirement benefit.

***An Example***

Let's suppose you are retiring with 23 years of credited service in a hazardous duty position. Assume your average salary equals \$48,000.

Here's how your basic annual benefit is figured:

.50	X	\$48,000	=	\$24,000
<b>PLUS</b>				
.02 X 3	X	\$48,000	=	\$ 2,880
(service over 20 years)				\$26,880 per year

Your basic monthly retirement benefit would be \$2,240 (\$26,880 ÷ 12).

***Special Rules***

Hazardous duty members are required to make the appropriate contributions in order to receive hazardous duty retirement credit for qualifying military leave without pay and personal medical and family leave granted pursuant to Section 5-248a or the terms of a collective bargaining agreement as well as paid state employment in a designated hazardous duty classification. Hazardous duty members who terminate their employment, withdraw their hazardous duty contributions and are later reemployed in a designated hazardous duty position must restore their refunded contributions and interest in order to receive hazardous duty retirement credit for their prior service provided there has not been a permanent break in service.

## ***Withdrawal Of Hazardous Duty Contributions***

If you are not eligible for any retirement benefits when you leave state service, you may withdraw your hazardous duty 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. 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 ten years after your employment ends, your contributions will become part of the retirement fund.

If you leave state service before qualifying for hazardous duty retirement benefits you may, if eligible to do so, receive early, normal, age 70, or vested retirement benefits. Your hazardous duty contributions and awarded interest will be refunded to you following your early, normal, age 70, or vested rights retirement. Upon written request, terminated vested members may receive a refund of their contributions and interest before their retirement benefits begin. Hazardous duty members who retire on disability retirement are not entitled to a refund of their hazardous duty contributions.

## **DISABILITY RETIREMENT**

### **YOU MAY RECEIVE RETIREMENT BENEFITS IF YOU BECOME PERMANENTLY DISABLED**

#### ***Definition Of Disability***

At first, disabled means you are permanently unable to perform the duties of your job. After you have received disability benefits for 24 months, you are considered disabled only if you are totally unable to work at any suitable and comparable job. Your disability may be service-connected or non service-connected.

The determination of eligibility for state disability retirement benefits is made by the Retirement Medical Examining Board. The Board will base its decision on the pertinent medical evidence you provide. It is important that you submit the treating physician's narrative reports as well as diagnostic test and hospital summaries and any other relevant information of ongoing care for the condition on which your application is based. The Board will conduct a hearing in connection with your disability retirement application at which oral testimony may be given. After you have received benefits for 24 months the Board will conduct another review.

For individualized information you may contact your agency Personnel or Payroll Officer, or the Retirement Services Division Counseling Services Unit.

## ***How Your Benefit Is Figured***

To be eligible for a non service-connected disability retirement you must have at least ten years vesting service. There is no minimum service requirement for a service-connected disability retirement. Please remember that prior military service cannot be used for eligibility or calculation purposes for a disability retirement.

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

one and one-third percent (.0133)	X	average salary
	PLUS	
one-half of one percent (.005)	X	average salary in excess of the year's breakpoint
	TIMES	
years of service if you had kept working to age 65 (to a maximum of 30 years)	OR	actual years of credited service as of your disability
(whichever is greater)		

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

### ***An Example***

Assume you become disabled in 2005 at age 50. You have 10 years of credited service and your average salary is \$45,000.

Here's how your basic annual benefit will be figured:

.0133	X	\$45,000	=	\$ 598.50
				PLUS
.005	X	\$ 4,100	=	\$ 20.50
		(\$45,000 - \$40,900)		TIMES
				\$ 619.00
years of credited service (if you had kept working to age 65)			=	X 25
your basic annual benefit			=	\$15,475.00

Your basic disability retirement benefit would be \$1,289.58 each month ( $\$15,475.00 \div 12$ ).

### ***Maximum Benefits***

During your disability retirement you may receive these other forms of income:

- Social Security disability payments, including payments made to your spouse and children due to your disability;
- certain Workers' Compensation benefit payments, limited to temporary total or temporary partial benefits;
- Disability Compensation under Section 5-142 of the Connecticut General Statutes;
- outside income from a job.

The total amount you may receive from the first three sources, combined with your Tier II 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 II benefit will be reduced. The reduction will be the amount needed to bring the benefit total down to the 80% maximum.

Suppose you also earn income from a job. In this case, your total income (from Tier II, Workers' Compensation, Disability Compensation, Social Security Disability, and the job combined) cannot exceed 100% of your average salary or 100% of your salary at the time of disability, if higher. If your income exceeds this 100% maximum, your Tier II benefit will be reduced. The reduction will be the amount needed to bring the total down to the 100% maximum.

The Retirement Commission may approve your job as being rehabilitative; that is, being helpful to your recovery. If so, your Tier II benefit will not be reduced based on your salary from that job.

If both the 80% and 100% maximum amounts apply, the formula paying the smaller benefit will be used.

### ***Guarantee Of Minimum Disability Retirement Benefit***

Of note, you should be aware that your combined income including disability retirement benefits, any Social Security payments, certain Workers' Compensation payments limited to temporary total and temporary partial payments, and Disability Compensation benefits under Section 5-142 of the Connecticut General Statutes cannot be less than sixty percent of your rate of salary at the time your disability occurred.

Remember, however, that you will always receive the 60% minimum guaranteed amount if it is higher than the amount provided by the basic formulas or the maximum benefits described above.

### ***If You Recover***

All disability retirement benefits will end if you recover from your condition before your normal retirement date. You will receive credit for the period of time you were receiving Tier II 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***

In the event that the Retirement Medical Examining Board 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.

## **VESTED RIGHTS RETIREMENT**

### **YOU BECOME VESTED AFTER 5 YEARS OF ACTUAL STATE SERVICE OR 10 YEARS OF VESTING SERVICE**

#### ***If You Leave Before Retirement***

Your state employment may end before you are eligible for immediate retirement benefits. You will have earned a permanent vested right to a retirement benefit if you have at least 5 years of actual state service or 10 years of vesting service at the time you leave.

#### ***How Your Benefit Is Figured***

If you leave with at least 5 but less than 10 years of actual state service, and you have not accrued 10 years of vesting service, you may:

- Elect to receive your vested benefit on the first of any month on or after your 65th birthday. Refer to the section entitled "[Normal Retirement](#)" to determine how the benefit will be calculated. Please note for vested rights retirements, age 65 is considered the "normal" retirement age if you have between 5 and 10 years of actual state service

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

- Elect to receive your vested benefit when you reach age 55 - the minimum retirement age. 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. With 10 or more years of vesting service, age 62 is considered the normal retirement age. 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.

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 and the breakpoint for the year of your last severance, if applicable;
- the income payment election (option) you select at retirement (refer to the section entitled "[Benefit Payment Options](#)" for more information).

You should contact your last employing agency's Personnel Office to request the preparation of an application for vested rights retirement benefits at time of termination or shortly thereafter 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 severance from state service.

## **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 D - Straight Life Annuity.** This option provides you with the highest monthly benefit for your lifetime. However, all payments stop at your death.
2. **Option A - 50% Spouse.** This option first 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 (contingent annuitant).
3. **Option B - 50% or 100% Survivor.** This option arranges to continue payments after your death to the contingent annuitant you choose. This contingent annuitant can be any person, including your spouse. The 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.
4. **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.

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 age and, with the exception of Option C, the age of your contingent annuitant. In the case of Option C, your closest age 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. 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.**

***PLEASE NOTE:***

If you elect Option D, at the time of your death not only do all pension payments stop, but health insurance for any dependents you were covering through the State Employees Retirement System also ends. Those dependents would be offered the choice of assuming the full (100%) cost of the group health insurance for a limited period only (currently 3 years). Then all health insurance benefits available through the state would cease. Reimbursement for your dependent's Medicare Part B (normal premiums) will also end at your death.

If you elect Option A, B, or C, the state sponsored health coverage and the payment of any reimbursement of the Medicare Part B normal premiums would be extended at the time of your death to your designated contingent annuitant(s) and his or her eligible dependents for as long as the monthly benefit continues provided that the contingent annuitant and dependents were your dependents or cohabited with you at the time of your death.

## **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. It is important, therefore, for you to know that state employees can, in some instances, influence the type and amount of benefits which may be available to the survivor(s). Should you become seriously ill or injured, or have a life threatening condition, you or someone on your behalf should contact the Retirement Services Division Counseling Services Unit as soon as possible, either directly or through your employing agency.

#### ***Spousal Benefits Before You Retire***

Your spouse may receive monthly Tier II 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, age 70, 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 one year 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 55 at the time of your death, the benefit would be figured as if you were 55.

***Spousal Benefits If You Leave With 25 Years Of Vesting Service***

Suppose you leave state employment with 25 years of vesting service 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.";

***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. 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 D or A 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.

If you are a hazardous duty member, you elect the Straight Life Annuity option and you die before your contributions and earned interest are depleted, your designated beneficiary will receive a lump sum benefit equal to the remaining portion of your contributions and interest.

If you are a hazardous duty member and 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 II 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. For deaths occurring on and after January 1, 1998 the following benefits are payable.

If you are survived by a spouse and at least one dependent child under 18 years of age, the Plan pays your husband or wife \$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.

## **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.

A retiree reemployed in a state teaching position may work 45.97% of a full-time teaching schedule without impairing pension rights. This means that a reemployed State Employees Retirement System (SERS) retiree at a state university or the University of Connecticut may teach twelve load credits per

calendar year. A reemployed SERS retiree at a state community-technical college may teach up to fourteen contact hours per calendar year. Reemployed SERS retirees at institutions which do not operate on a credit basis, such as the Department of Correction and the state technical high schools, are required to observe the 120 days per calendar year limitation.

### ***Reemployment In A Permanent Position***

If you are reemployed by the state in a permanent position 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 II 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**

### **BENEFITS ARE ADJUSTED TO OFFSET RISING COSTS OF LIVING**

You will be eligible for an annual cost of living adjustment after you start receiving retirement benefits. The first increase will take place on the January 1st or July 1st (whichever comes first) after at least nine full months of retirement. Future increases will occur on either the January or July anniversary of your first increase.

The COLA will range from a minimum 2.5% to a maximum of 6% based on a formula which takes into account a portion of the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for the 12 months immediately preceding your COLA anniversary date.

Specifically, the COLA will be determined in accordance with the following formula:

60% of the annual increase in the CPI-W up to 6%

**PLUS**

75% of the annual increase in the CPI-W above 6%

## **HEALTH AND LIFE INSURANCE**

### **STATE MEDICAL, DENTAL, AND LIFE INSURANCE MAY CONTINUE AFTER YOU RETIRE**

#### ***Health Insurance***

When you retire, you may be entitled to group medical coverage for you and your eligible dependents under a state group medical insurance plan provided you were eligible for normal, active group health coverage immediately prior to your termination and you had completed at least 10 years of vesting service or you transition directly into retirement. If you were not eligible for normal, active group health coverage immediately prior to your termination but you had completed 10 years of vesting service in Tier II as of June 30, 1992, you may also be entitled to group medical coverage for you and your eligible dependents under a state group medical insurance plan. The state currently pays 100% of the cost of certain medical plans for you and your eligible dependents; other medical plans require you to pay part of the premium cost.

If you qualify for the retiree group medical coverage, you may also elect the group dental insurance for you and your eligible dependents under a state group dental insurance plan. The state currently pays 20% of the cost of this coverage for you and your eligible dependents. The balance of the cost (80%) will be deducted from your monthly retirement check.

If you terminate state employment with vested rights after completing at least 10 years of vesting service, your retiree coverage under the group medical and dental insurance plans can begin as early as the month following the commencement of your retirement benefits. Note: If you leave state service in vested status with less than 10 years of vesting service you will not be eligible for retiree health insurance when you qualify for a monthly retirement benefit.

If you do not elect to continue your state medical coverage at the time you retire, within certain limits, you will be able to obtain coverage during any open enrollment period for retirees. You will be notified annually when the next open enrollment period will take place.

You may be reimbursed by the state for 100% of the basic cost of Medicare Part B premiums for you and your eligible dependents. Therefore, a copy (not the original) of the appropriate Medicare card, showing Part B enrollment, should be sent to the Retirement Services Division.

### ***Life Insurance***

When you retire, a portion of your life insurance will be continued with the state paying the full cost. If you retire with 25 or more years of state service, you will receive a life insurance policy equal to one-half of the basic coverage you had immediately before retirement. With less than 25 years of state service, your coverage will be proportionately reduced based on years of service. However, with 25 or more years of full-time state service, your life insurance at retirement will never be less than \$10,000.

You may convert any amount up to the full amount of the reduction to a personal policy of life insurance with the insurer. If you wish to do this, you must apply within 31 days after your date of retirement.

### ***Special Notes***

If you have become permanently and totally disabled, you may remain eligible for your full amount of basic life insurance coverage. You must be insured and under age 60 when first disabled. You should contact your agency Personnel or Payroll Officer to obtain additional information and to request an application for a waiver of group life insurance premiums to determine if you qualify.

If you terminate state service and you elect to vest your rights or you elect to defer your retirement benefits to a later date, you will not be eligible to receive any of the state paid life insurance. You will, however, be eligible to convert any amount up to the full amount of your life insurance coverage in effect immediately prior to your termination of state employment, to a personal life insurance policy with the insurer.

## **WHEN YOU ARE READY TO RETIRE**

### ***The Application Process***

You must contact the Personnel or Payroll Office of your employing agency, in writing, 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"](#).

If you would like your retirement benefit check electronically deposited to your account at your financial institution, you will need to complete with your financial representative a "Retirement - Direct Deposit Authorization and Input Form."

### ***Counseling Services***

In addition to the Personnel or Payroll Officer at your own agency or facility, the Office of the State Comptroller provides retirement counseling services to all state employees through its Retirement Services Division, located at 55 Elm Street, Hartford, Connecticut 06106 (Telephone: (860) 702-3490). Appointments must be scheduled in advance.

## **OTHER INFORMATION**

### ***Compensation Limitation***

Federal law operates to impose a limitation on earnings covered for retirement purposes. For calendar year 2000, the limit is \$170,000; this amount may be adjusted on an annual basis.

### ***Assignment Of Benefits***

You may not use your Tier II Plan interests as collateral or security for a loan.

### ***Reporting And Disclosure***

You or your representative have the right to inspect and obtain copies of all Plan documents. You must pay a reasonable charge for such copies.

You will receive a summary plan description 90 days after you begin work, and at least once every four years. You will be notified of any substantial Plan changes within 210 days after their effective date.

Each year you will receive an annual retirement benefits statement with personalized information.

### ***A Final Note***

This booklet is designed to help you understand your retirement benefits. It summarizes the more



important provisions of the Tier II Plan. It is not intended to give you complete details on all Plan conditions. If there is any conflict in wording between the law and this booklet, the official wording of the law will govern.

**CONNECTICUT STATE EMPLOYEES  
RETIREMENT COMMISSION**

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RETIREMENT COMMISSION**

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