

FAQs Quick Reference Guide

- I. Pensions and retirement:
 - a. Pre 7/1/07 members who worked at least 5 years (vested) and leave prior to 20 years of service, get 2% for each year of service when they reach age 55.
 - b. Post 7/1/07 members who worked at least 10 years (vested) and leave prior to 25 years of service, get 2% for each year of service when they reach age 60.
When a pre 07 employee is vested at 5 years and reaches age 55, they are eligible to retire at a pension of 2% a year for each year of service.
When a post 07 employee is vested at 10 years and reaches age 60. They are eligible to retire at a pension of 2% a year for each year of service.
 - c. All sick leave is lost upon **early exit** and is not used in any pension calculation.
 - d. Vacation, regular, and optional leave are all earned on the 15th of each month even though they all appear on 1/1 (see MOU for amounts ref. year of service). If an employee leaves prior to the 15th of any given month they do not earn the leave for that month. (12.25 days a month for most retirees)
 - e. When pre 7/1/07 members take a 3 year DROP, there is a 2% reduction in the amount of their AFC they receive each year. ex: At 27 years or service, with a 3 year drop, they receive 64% of AFC instead of 66%.
 - f. DROP periods: (Note: Qualifying Service includes earned sick leave calculation)
 - i. 3 years if the member has 27 years of qualifying service.
 - ii. 3, 3 ½, or 4 years if the member has 28 years or more of qualifying service.
 - iii. 3, 3 ½, 4, 4 ½, or 5 years if the member has 29 years or more of qualifying service.
 - g. The DROP retiree allowance equals 50% of Average Final Compensation (AFC) plus 2% of Average Final Compensation for each year of DROP service over 20 years, plus a bonus of 6% of Average Final Compensation. For Police, Correctional Officers and Deputy Sheriffs, this equals 64% of Average Final Compensation plus 2% of Average Final Compensation for DROP service between 24 and 25 years plus 3% of Average Final Compensation for DROP service over 25 years.
 - h. Ex: 35 YOS = 90% of AFC. 35 YOS with 5 year DROP = 81% of AFC
 - i. Ex: 30 YOS = 75% of AFC. 30 YOS with 5 year DROP = 66% of AFC.

II. Healthcare and Medicare:

- a. A member becomes Medicare eligible when they reach age 65 and have earned the necessary number of quarters for Medicare coverage. The month in which a member turns 65, they must transition to Medicare, including the Medicare supplemental plans offered by the county. These are currently administered by Retiree First.
- b. If the member's spouse has not yet reached 65, they stay on their current pre-65 health care plan (individual), at a 75/25 subsidy level. This also includes the few occasions where dependents are still on this plan (parent/child or family plans).
- c. When a member turns 65 but does not have enough quarters to earn Medicare, they continue with pre 65 healthcare at an increased rate.
- d. When a member receives an accidental or ordinary disability, they are treated as if they completed 25 years of service for subsidy % purposes for retiree healthcare. If they are pre '07, rate sheet is on county website. If they are post '07, contact benefits office for calculations