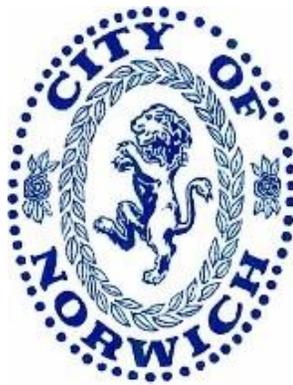


**A SUMMARY OF BENEFITS
CITY OF NORWICH
EMPLOYEES' RETIREMENT FUND**

For City, Public Utility and BOE Employees

Effective through January 1, 2028



Revised as of January 1, 2018

PERSONNEL AND PENSION BOARD

November 20, 2018 (date of acceptance)

Paul Schroder, *Chair*
Scott Suplita, *Vice Chair*
John John
Shiela Hayes
Chris Golas

Alternates

Andre Rosedale
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Sandra Pimentel, *Secretary*

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YOUR RETIREMENT PLAN

RETIREMENT...ITS NOT SO FAR AWAY

Dear Participant,

I am pleased to provide you with this Retirement Plan Summary of Benefits which describes the benefits available to you and your beneficiary under the City of Norwich Employees' Retirement Fund. A retirement plan is an essential part of future financial security. It is important to understand how your plan works.

This booklet describes the main provisions of that plan. It explains when you are eligible for benefits under the plan and how those benefits are determined.

Please read this booklet carefully. Retirement plans are, by necessity, complicated. We have eliminated legal words and use everyday language whenever possible. You will find a number of examples throughout this booklet to help you understand how the plan works.

If you have any questions about the Retirement Plan the booklet does not answer, contact:

The Human Resources Department
Retirement Plan Administrator
City Hall, 100 Broadway, Room 213
Norwich CT 06360
(860) 823-3725
Monday through Friday 8:30 a.m. - 4:30 p.m.

Brigid K. Marks
Director of Human Resources

YOUR MEMBERSHIP

Benefits of this plan are described in this booklet. Key words are capitalized to call your attention to their special meanings. Keep this booklet for future reference on questions you have on the City of Norwich Employees' Retirement Fund.

Member

You are a Member if you are a regular employee of a municipal department and work at least 20 hours a week. In addition, elected and appointed officials in the unclassified service are covered. Although police officers and firefighters are covered by a separate plan administered by the City, the Chiefs and Deputy Chiefs may be included in this plan. Additionally, certain Board of Education Employees are covered under a separate plan.

Becoming a Member

If you are a member of the classified service and meet the requirements listed above, you become a member automatically and contributions to the system will be deducted from your salary. You become a Member and begin contributions immediately after you successfully complete your probationary period.

If you are an elected or appointed official in the unclassified service and meet the requirements listed above, you may become participating members of the retirement plan "by notifying the board in writing, within 90 days of the date of their election or appointment".

If you are a Board of Education employee and meet the requirements listed above, within seven days of your date of hire you must make the election to participate or irrevocably waive your right to participate in the plan.

Date of Participation

For employees hired before January 1, 1985:

Your Date of Participation is the day that you first began working for the City.

For employees hired after January 1, 1985:

Your Date of Participation will be the date that you finish your probationary period and begin making contributions to the plan. You may elect to buy back service during the probationary period. If you do, your Date of Participation will be adjusted back to your date of hire. You may elect to purchase the probationary period at any time within one year of the time you finish your probationary period. You may make your payments over a two-year period.

CONTRIBUTIONS TO THE PLAN

YOU AND YOUR EMPLOYER SHARE THE COST OF YOUR RETIREMENT BENEFITS

The Cost of the Plan

The annual cost of the Plan is determined by an independent actuary. The actuary determines amounts to be contributed for the systematic buildup of funds during employees' working years. These funds then provide for the payment of retirement benefits to employees after retirement, as well as disability and death benefits.

Your Contributions

You share the plan costs with the City.

Effective January 1, 2018, the rate of contribution is 8.5% of your pensionable earnings.

As of March 20, 1995, the City helps you take advantage of tax laws by "picking up" your contributions to the plan. The City "picks-up" these contributions by an equivalent reduction in the cash salary of employees. In this way, you pay taxes on the lower salary which will reduce your taxes for state and federal purposes.

The City makes the payment equal to your contributions immediately to the retirement fund. The contribution amounts that the City "picks up" for you are added back to your pay for the purpose of calculating your pension.

Starting January 1, 2008, there is no cap on overtime regardless of date of hire.

The City's Contributions

The contributions you make provide only a portion of the cost of your benefits. The City makes required contributions set by the Personnel and Pension Board and approved by the City Council to fund the remaining cost.

Who Handles the Pension Fund

The contributions you and the City make are administered by the Personnel and Pension Board who invest the funds for the exclusive benefit of the Members. Investment managers chosen by the Personnel and Pension Board hold the assets and are responsible for making investments at the direction of the Board.

SERVICE

YOUR YEARS OF SERVICE DETERMINE YOUR ELIGIBILITY FOR BENEFITS AND THE AMOUNT OF BENEFITS

How Service is Counted

Your service is the number of years, and completed months, from your Date of Participation up to your termination or retirement date. It is the time you are receiving pay from which contributions to the plan have been deducted.

If you were hired before January 1, 1985, your probationary period is also added to your service.

If you were hired after January 1, 1985, your Date of Participation is your date of hire if you bought back service, or the day after your probationary service if you elected not to buy back that service.

Unpaid periods of absence, if you are on an approved leave of absence, will not break your continuity of service. Since such periods are not considered active service, you will not receive credit for them, either in determining your eligibility for benefits or the amount of the benefit. However, your active service before and after the absence will be considered continuous service.

Other Service Counted for Benefits

Service may be credited for prior periods of time an employee worked for the City in a non-pensionable position. Credit may be granted for consecutive periods of service. Requests for review of prior service time should be made at the completion of your probation period. The Personnel and Pension Board determine the proper contribution to cover the period of prior service. For elected and appointed officials, periods of past service need not be consecutive.

Military Service

If you are a Member and join a branch of the armed forces while the United States is at war or in a national emergency, and are re-employed within 90 days of your discharge, you will be credited with that period of service by the City and given the opportunity to make contributions for those military earnings. If you are disabled as a result of military service, the 90-day period for re-employment may be extended.

In addition, you will receive credit in calculating the amount of your benefit for certain periods of time you were in military service before you became a Member if you make contributions for the period. The Human Resources Department will help you determine which periods of your military service are covered and compute the amount you need to contribute to get full or partial credit for your years of military service.

You may buy prior military service (minimum 6 months, maximum 48 months, in completed months) only when you have been working for the City for 10 years. The required contribution is the normal employee percentage and your salary at the time you apply multiplied by the years of military service to be purchased.

Payment must be completed in five years. Notice of intent to buy back service must be given within one year of the tenth anniversary of employment.

Workers' Compensation Time

The State of Connecticut Workers' Compensation Statute requires that the City may not make any deductions from your Workers' Compensation payments.

When you return to work, you will have the opportunity to gain pension credit for the period during which you received Workers' Compensation. When you return, you may repay the Retirement Fund the amount of contribution you owed for the period. The Human Resources Department will calculate the amount owed for you. You will have an equivalent amount of time to purchase the pension credit as the amount of time you were out of work due to the injury. When the amount owed has been paid, you will have "bought-back" this service, and it will be used in your benefit calculations. If you do not elect to buy back this period of time, you will not receive pension credit for this period. However, you will not lose service credit for the period before you became eligible for Workers' Compensation payments.

TYPES OF RETIREMENT

WHEN YOU MAY RETIRE AND RECEIVE BENEFITS

Normal Retirement

Your Normal Retirement Age is the earlier of:

- age 55 with 25 years of service or
- age 60 with 10 years of service or
- 34 years of service regardless of age

Early Retirement

If you are at least age 50 and have completed 25 years of service, you are eligible to retire early and begin receiving an immediate retirement benefit. If you retire early and elect to receive your benefit before age 55, it will be reduced in accordance with the following table:

Age on date benefits commence	Early Retirement Factor
50	64%
51	70%
52	76%
53	83%
54	91%
55 or older	100%

The member's age will be calculated in years and completed months. The applicable Early Retirement Factor will be obtained by interpolating the above factors for fractions of a year.

Disability Retirement

You may receive a non-service disability benefit, if you are permanently and totally disabled and have completed 10 years of continuous service. If your disability occurred as a result of your employment, you may receive a service-connected disability benefit and the 10 year service requirement is waived.

INCOME AT RETIREMENT

YOUR RETIREMENT BENEFIT IS BASED ON A FORMULA

How Your Benefit is Figured

The amount of pension you receive from the Plan depends on:

- your Final Average Pensionable Earnings
- your Years of Service, and
- your Date of Pension Participation

Final Average Pensionable Earnings

Your Final Average Pensionable Earnings is the average of your annual earnings subject to pension for the highest three years (out of the last 10 years) preceding your retirement. This excludes amounts contributed by the City to this Plan or any other employee benefit plan. It includes the employee contributions to this plan the City “picks up” for you.

The Benefit Formula – Hired prior to January 1, 2018

2.2% of your Final Average Pensionable Earnings
Multiplied by your
Years of Service (to a maximum of 34)

More Than 34 Years of Service

If you have earned more than 34 Years of Service at retirement, you will receive no more Years of Service because you have reached the maximum of 74.8% of pay ($34 \times 2.2\% = 74.8\%$). If you continue to work, however, your pension will likely increase because your salary will probably increase.

The Benefit Formula – Hired On or After January 1, 2018

1.95% of your Final Average Pensionable Earnings
multiplied by your
Years of Service (to a maximum of 34)

More Than 34 Years of Service

If you have earned more than 34 Years of Service at retirement you will receive no more Years of Service because you have reached the maximum of 66.3% of pay ($34 \times 1.95\% = 66.3\%$). If you continue to work, however, your pension will likely increase because your salary will probably increase.

Minimum Benefits

Any benefits received from Workers' Compensation will be deducted from your retirement benefits, if you are receiving benefits from this plan for the same period of service. However, no benefit from the City Plan will be less than \$30 per month if you have 20 Years of Service.

IF YOU LEAVE BEFORE RETIREMENT

If You Terminate

If you terminate your employment with the City before your Early or Normal Retirement Age you may still be eligible for a benefit. You will be eligible to receive a Deferred Retirement benefit if you have at least 5 Years of Service when you terminate. Your benefit will be payable beginning at age 60.

If you terminate your employment before you are eligible for any pension benefits you will receive a refund of all your contributions to the plan with interest. The interest is determined by the Personnel and Pension Board.

Deferred Retirement

The amount of your Deferred Retirement benefit is calculated using the same method as your Normal Retirement. It is based on your Years of Service and Final Average Pensionable Earnings as of the date you left employment with the City.

Re-employment

If you were allowed to leave your contributions in the plan when you terminated based on your Years of Service, your prior service will be counted in your Years of Service.

If you were required to withdraw your contributions, you must repay your contributions with interest upon completion of your probation period in order to have your prior service counted in your Years of Service.

PAYMENT OF BENEFITS

HOW YOU WILL RECEIVE YOUR BENEFIT PAYMENTS

All pension benefits are by direct deposit in a single monthly payment.

Pension for Life

A Pension for Life means you will receive 1/12 of your annual pension each month after you retire and continuing every month thereafter for the rest of your life.

Unmarried Members

When you die all payments will stop. The only exception is if the total of the benefits you have received is less than your contributions plus interest. In that case, your beneficiary will receive the remaining contributions plus interest.

Married/Civil Union Spousal Benefit

Members who retire prior to January 1, 2023 will automatically receive a spousal survivorship benefit which provides for your spouse/civil partner to continue to receive a portion of your pension if you should die first. After your death, your spouse/civil partner will begin receiving a lifetime monthly pension equal to 90% of your benefit. This benefit will stop if your spouse/civil partner remarries after your death.

Members who retire on or after January 1, 2023 will be given the option to provide for a spousal survivorship benefit. When you retire, you will be given the opportunity to make a one-time irrevocable election. These are the survivor benefit options:

1. No Survivor Benefit: There is no reduction in benefit.
2. 50% Survivor Benefit: There is a reduction factor of 94% plus 0.3% for each year the spouse's age is greater than yours or minus 0.3% for each year the spouse's age is less than yours.
3. 90% Survivor Benefit: There is a reduction factor of 90% plus 0.5% for each year the spouse's age is greater than yours or minus 0.5% for each year your spouse's age is less than yours.
4. 100% Survivor Benefit: There is a reduction factor of 89% plus 0.6% for each year your spouse's age is greater than yours or minus 0.6% for each year your spouse's age is less than yours.

The maximum factor is 99% for options 2-4.

Actuarial Chart

Retiree A

Retiree is older than Spouse

Retiree's age at retirement	60		
Spouse's age at retirement	50		
Retiree's Normal Retirement Benefit	\$	50,000	
		Retiree's Annual Benefit	Surviving Spouse's Annual Benefit upon Retiree's Death
Single Life Annuity	\$	50,000.00	\$ -
50% Joint & Survivor	\$	45,500.00	\$ 22,750.00
90% Joint & Survivor	\$	42,500.00	\$ 38,250.00
100% Joint & Survivor	\$	41,500.00	\$ 41,500.00

Retiree B

Retiree and Spouse are the same age

Retiree's age at retirement	60		
Spouse's age at retirement	60		
Retiree's Normal Retirement Benefit	\$	50,000	
		Retiree's Annual Benefit	Surviving Spouse's Annual Benefit upon Retiree's Death
Single Life Annuity	\$	50,000.00	\$ -
50% Joint & Survivor	\$	47,000.00	\$ 23,500.00
90% Joint & Survivor	\$	45,000.00	\$ 40,500.00
100% Joint & Survivor	\$	44,500.00	\$ 44,500.00

Retiree C

Spouse is older than Retiree

Retiree's age at retirement	60		
Spouse's age at retirement	70		
Retiree's Normal Retirement Benefit	\$	50,000	
		Retiree's Annual Benefit	Surviving Spouse's Annual Benefit upon Retiree's Death
Single Life Annuity	\$	50,000.00	\$ -
50% Joint & Survivor	\$	48,500.00	\$ 24,250.00
90% Joint & Survivor	\$	47,500.00	\$ 42,750.00
100% Joint & Survivor	\$	47,500.00	\$ 47,500.00

EXAMPLES

Normal Retirement - Hired Prior to January 1, 2018

Suppose you are an employee retiring at age 55 with 25 Years of Service. Your Pensionable Earnings for your three highest years is:

$$\begin{array}{r} \$ 47,000 \\ 48,000 \\ \underline{49,000} \\ \$144,000 \text{ divided by } 3 = \$48,000 = \text{Final Average Pensionable Earnings} \end{array}$$

Your benefit then is figured as follows:

1. Annual Pension payable at age 55
 $2.2\% \times \$48,000 \times 25 \text{ years} = \$26,400/\text{year}$
2. Monthly Pension payable at age 55
 $\$26,400 \text{ divided by } 12 \text{ months} = \$2,200/\text{month}$

If you retire prior to January 1, 2023 and are married/in a legal civil union at the time you die, your spouse/civil partner will be entitled to a monthly pension for life.

3. Spouse's/Civil partner's pension $.9 \times \$2,200 = \$1,980/\text{month}$

If you retire on or after January 1, 2023 and have elected a Spouse's/Civil Partner's pension, that amount will be determined by the Actuarial Chart.

Normal Retirement - Hired On or After January 1, 2018

Suppose you are an employee retiring at age 55 with 25 Years of Service. Your Pensionable Earnings for your three highest years is:

$$\begin{array}{r} \$ 47,000 \\ 48,000 \\ \underline{49,000} \\ \$144,000 \text{ divided by } 3 = \$48,000 = \text{Final Average Pensionable Earnings} \end{array}$$

Your benefit then is figured as follows:

1. Annual Pension payable at age 55
 $1.95\% \times \$48,000 \times 25 \text{ years} = \$23,400/\text{year}$
2. Monthly Pension payable at age 55
 $\$23,400 \text{ divided by } 12 \text{ months} = \$1,950/\text{month}$

If you have elected a Spouse's/Civil Partner's pension, that amount will be determined by the Actuarial Chart.

Early Retirement – Hired Prior to January 1, 2018

Suppose you retire early at age 50 with 25 Years of Service. You are eligible for Early Retirement at age 50. Your pensionable earnings for the highest three years before you retire from the City is:

$$\begin{array}{r} \$ 47,000 \\ 48,000 \\ \underline{49,000} \\ \$144,000 \text{ divided by } 3 = \$48,000 = \text{Final Average Pensionable Earnings} \end{array}$$

Your benefit then is figured as follows:

1. Annual Pension payable at age 55
 $2.2\% \times \$48,000 \times 25 \text{ years} = \$26,400/\text{year}$
2. Annual Pension payable at age 50 (5 years early)
 $\$26,400 \times .64 = \$16,896/\text{year}$
3. Monthly Pension payable at age 50 (5 years early)
 $\$16,896 \text{ divided by } 12 \text{ months} = \$1,408/\text{month}$

If you retire prior to January 1, 2023 and are married/in a legal civil union at the time you die, your spouse/civil partner will be entitled to a monthly pension for life.

4. Spouse's/Civil partner's pension $.9 \times \$1,408 = \$1,267.20/\text{month}$

If you retire on or after January 1, 2023 and have elected a Spouse's/Civil Partner's pension, that amount will be determined by the Actuarial Chart.

Early Retirement – Hired On or After January 1, 2018

Suppose you retire early at age 50 with 25 Years of Service. You are eligible for Early Retirement at age 50. Your pensionable earnings for the highest three years before you retire from the City is:

$$\begin{array}{r} \$ 47,000 \\ 48,000 \\ \underline{49,000} \\ \$144,000 \text{ divided by } 3 = \$48,000 = \text{Final Average Pensionable Earnings} \end{array}$$

Your benefit then is figured as follows:

1. Annual Pension payable at age 55
 $1.95\% \times \$48,000 \times 25 \text{ years} = \$23,400/\text{year}$
2. Annual Pension payable at age 50 (5 years early)
 $\$23,400 \times .64 = \$14,976/\text{year}$
3. Monthly Pension payable at age 50 (5 years early)
 $\$14,976 \text{ divided by } 12 \text{ months} = \$1,248/\text{month}$

If you have elected a Spouse's/Civil Partner's pension, that amount will be determined by the Actuarial Chart.

Deferred Retirement - Hired Prior to January 1, 2018

Suppose you leave employment at age 45 with 20 Years of Service. You are eligible for Deferred Retirement at age 60. Your pensionable earnings for the highest three years before you left employment with the City is:

$$\begin{array}{r} \$ 47,000 \\ 48,000 \\ \hline 49,000 \\ \$144,000 \text{ divided by } 3 = \$48,000 = \text{Final Average Pensionable Earnings} \end{array}$$

Your benefit then is figured as follows:

1. Annual Pension payable at age 60
 $2.2\% \times \$48,000 \times 20 \text{ years} = \$21,120/\text{year}$
2. Monthly Pension payable at age 60
 $\$21,120 \text{ divided by } 12 \text{ months} = \$1,760/\text{month}$

If you retire prior to January 1, 2023 and are married/in a legal civil union at the time you die, your spouse/civil partner will be entitled to a monthly pension for life.

3. Spouse's/Civil partner's pension $.9 \times \$1,760 = \$1,584/\text{month}$

If you retire on or after January 1, 2023 and have elected a Spouse's/Civil Partner's pension, that amount will be determined by the Actuarial Chart.

Deferred Retirement - Hired On or After January 1, 2018

Suppose you leave employment at age 45 with 20 Years of Service. You are eligible for Deferred Retirement at age 60. Your pensionable earnings for the highest three years before you left employment with the City is:

$$\begin{array}{r} \$ 47,000 \\ 48,000 \\ \hline 49,000 \\ \$144,000 \text{ divided by } 3 = \$48,000 = \text{Final Average Pensionable Earnings} \end{array}$$

Your benefit then is figured as follows:

1. Annual Pension payable at age 60
 $1.95\% \times \$48,000 \times 20 \text{ years} = \$18,720/\text{year}$
2. Monthly Pension payable at age 60
 $\$18,720 \text{ divided by } 12 \text{ months} = \$1,560/\text{month}$

If you have elected a Spouse's/Civil Partner's pension, that amount will be determined by the Actuarial Chart.

Long Service Retirement - Hired Prior to January 1, 2018

Suppose you retire at age 62 with 40 Years of Service. Your pensionable earnings for the highest three years, even counting years beyond your Normal Retirement Age is:

$$\begin{array}{r} \$ 47,000 \\ 48,000 \\ \hline 49,000 \\ \$144,000 \text{ divided by } 3 = \$48,000 = \text{Final Average Pensionable Earnings} \end{array}$$

Your benefit then is figured as follows:

1. Annual Pension payable at age 62
 $2.2\% \times \$48,000 \times 34 \text{ (maximum) years} = \$35,904/\text{year}$
2. Monthly Pension payable at age 62
 $\$35,904 \text{ divided by } 12 \text{ months} = \$2,992/\text{month}$

Note that Years of Service have been maximized at 34. This gives the maximum benefit of 74.8% of Final Average Pay.

If you retire prior to January 1, 2023 and are married/in a legal civil union at the time you die, your spouse/civil partner will be entitled to a monthly pension for life. The spouse's/civil partner's benefit is:

$$3. \text{ Spouse's/Civil partner's pension } .9 \times \$2,992 = \$2,692.80/\text{month}$$

If you retire on or after January 1, 2023 and have elected a Spouse's/Civil Partner's pension, that amount will be determined by the Actuarial Chart.

Long Service Retirement - Hired On or After January 1, 2018

Suppose you retire at age 62 with 40 Years of Service. Your pensionable earnings for the highest three years, even counting years beyond your Normal Retirement Age is:

$$\begin{array}{r} \$ 47,000 \\ 48,000 \\ \underline{49,000} \\ \$144,000 \text{ divided by } 3 = \$48,000 = \text{Final Average Pensionable Earnings} \end{array}$$

Your benefit then is figured as follows:

1. Annual Pension payable at age 62
 $1.95\% \times \$48,000 \times 34 \text{ (maximum) years} = \$31,824/\text{year}$
2. Monthly Pension payable at age 62
 $\$31,824 \text{ divided by } 12 \text{ months} = \$2,692/\text{month}$

Note that Years of Service have been maximized at 34. This gives the maximum benefit of 66.3% of Final Average Pay.

If you have elected a Spouse's/Civil Partner's pension, that amount will be determined by the Actuarial Chart.

DEATH BENEFITS

Before You Retire

If you had not yet become eligible for Early, Normal or Deferred Retirement and you die, your beneficiary will receive the entire amount of your contributions with interest.

If your death occurs prior to January 1, 2023 and you were eligible for either Normal, Early or Deferred Retirement but chose to continue working, your spouse/civil partner will receive 90% of the monthly benefits you were entitled to at the time of your death and will stop if your spouse remarries.

If your death occurs on or after January 1, 2023 and you were eligible for either Normal, Early or Deferred Retirement but chose to continue working, your spouse/civil partner will receive 100% Survivor Benefit with a reduction factor of 89% plus 0.6% for each year your spouse's age is greater than yours or minus 0.6% for each year your spouse's age is less than yours to a maximum of 99%. This benefit will stop if your spouse remarries.

Beneficiaries

When you first enroll as a Member, you designate your beneficiary or beneficiaries. You may change this designation at any time. Consider making a change in your beneficiary whenever there is a birth, death, or marriage/legal civil union in your family. It is important to have your beneficiary designation up to date.

DISABILITY RETIREMENT

IF YOU HAVE 10 YEARS OF SERVICE OR HAVE A JOB-RELATED DISABILITY, YOU MAY BE ELIGIBLE FOR A DISABILITY PENSION.

Eligibility for Disability Benefits

If you are permanently and totally disabled, as determined by the Personnel and Pension Board, and have completed at least 10 years of Continuous Service, you may be eligible for a non-service related disability pension.

If your disability occurred as a result of your employment, the 10 year service requirement is waived. A disability cannot be the result of your own willful misconduct.

Applying for Disability Benefits

You must apply to the Personnel and Pension Board in writing. The Board will notify you of requirements as to doctor's certification. If the benefit is approved, the benefit payments begin at the date the Board approves your disability pension.

The Non-Service Connected Disability Benefit

Your non-service connected disability benefit is figured as if you were entitled to your Retirement benefit as of the date of your disability. It is based on your Final Average Pensionable Earnings and Years of Service at disability.

Non-service disability benefits are subject to the same maximum and minimums as retirement benefits.

The Service Connected Disability Benefit

If your disability is job related, your benefit will be 50% of your budgeted base rate of pay at the time the disability began.

Adjustments to Disability Benefits

If you were hired after July 1, 1976 and later disabled as a result of a service connected disability, your disability benefit may be reduced if you begin to earn income. The sum of your disability benefits plus your outside income may not be more than your base salary at the time you became disabled. To give you some protection from inflation, this limit is increased by 2% for each full calendar year after you became disabled.

You will be required to provide the Personnel and Pension Board with your IRS Transcripts and other information. Based on the review of these documents, the Board will determine if your disability benefits plus outside income exceeded your limit. If so, your disability benefits will stop until the amount of the excess has been repaid.

No reduction will be made in your disability benefit for the first 12 months, even if you have other income.

CLAIMING YOUR BENEFITS

Applying for Benefits

Your application requesting retirement should be filed with the Board 60 days before you retire. Be sure to see the Human Resources Department well in advance of your planned retirement date. They will help you understand your benefits and other retirement issues. In that way, the Board can be sure that your pension is processed so benefits will begin when you wish.

If a Benefit is Denied

If for some reason all or part of a benefit claim is denied, the Personnel and Pension Board will give you a written notice of the denial. This notice will contain:

- Specific reason(s) for the denial.
- Specific provision(s) of the ordinance on which the denial was based.
- Steps you need to take to request a review of the claim.
- Description of the review procedures.

Protection of Pension Payments

Unless a Qualified Domestic Relations Order is in effect, your retirement or disability benefit is not assignable. It cannot be transferred to another person. Neither these benefits nor any lump sum payment can be attached by creditors, unless required by law.

A FINAL NOTE

What you are reading is a summary of the City of Norwich Employees' Retirement Fund Plan. It may not answer all your questions about the details and particulars of the Plan. You are entitled to examine the actual Ordinance and collective bargaining agreements. Copies of these are available on the City of Norwich website (www.norwichct.org) or upon request to the Human Resources Department of the City of Norwich.

In the event of an inconsistency between this booklet and the legislation governing the Fund, that Ordinance and collective bargaining agreement will govern.

The City expects to continue the Retirement Plan indefinitely, but the City does reserve the right to modify, suspend or discontinue it.

In the event the Plan discontinues, the assets of the Plan will be used to provide benefits to Members. Only when all benefits earned by members have been guaranteed can any assets revert to the City