

Comparison of Retirement Plans							
A		B		C		G	
No.	Employee Type	General Employee	General Employee	Executive	Executive	Executive 2:1	Executive 2:1
1	Plan Name	Defined Benefit (Basic)	Defined Benefit (Enhanced)	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)
2	Abbreviated Plan Name	RRS DB - B	RRS DB - E	RRS EX DB - B	RRS EX DB - E	RRS EX DB - B	RRS EX DB - E
3	Plan Availability	Before July 1, 2006	Before July 1, 2006	Before or after July 1, 2006	Before or after July 1, 2006	Before or after July 1, 2006	Before or after July 1, 2006
4	Vesting	<ul style="list-style-type: none">You have 5 years of creditable service,Active member and are age 65 or older, orApproved for job-related disability retirement benefits or die while an active member	<ul style="list-style-type: none">You have 5 years of creditable service,Active member and are age 65 or older, orApproved for job-related disability retirement benefits or die while an active member	<ul style="list-style-type: none">You have 5 years of creditable service,Active member and are age 65 or older, orApproved for job-related disability retirement benefits or die while an active member	<ul style="list-style-type: none">You have 5 years of creditable service,Active member and are age 65 or older, orApproved for job-related disability retirement benefits or die while an active member	<ul style="list-style-type: none">You have 5 years of creditable service,Active member and are age 65 or older, orApproved for job-related disability retirement benefits or die while an active member •2:1 for the first 15 years. Must work 10 years in senior exec position for 2:1	<ul style="list-style-type: none">You have 5 years of creditable service,Active member and are age 65 or older, orApproved for job-related disability retirement benefits or die while an active member •2:1 for the first 15 years. Must work 10 years in senior exec position for 2:1
5	Required Employee Contribution (EE)	1.00%	1.00% + 3.57% = 4.57%	1.00%	1.00% + 3.57% = 4.57%	1.00% + 3.06% = 4.06%	1.00% + 3.57% + 3.06% = 7.63%
6	Required Employer Contribution (ER)	Dependent on annual actuarial valuation	Dependent on annual actuarial valuation	Dependent on annual actuarial valuation	Dependent on annual actuarial valuation		
7	Voluntary Contributions		3.57%		3.57%	3.06% @ 5 years in a senior executive position, but less than 10, can pay an actuarial equivalent cost to purchase the years needed to get to 10 years which will then double to 20 years.	3.57% + 3.06% '@ 5 years in a senior executive position, but less than 10, can pay an actuarial equivalent cost to purchase the years needed to get to 10 years which will then double to 20 years.
8	Eligible Age (Full)	Age 65 or Years of Service Requirement (see below)	Age 65 or Years of Service Requirement (see below)	Age 65	Age 65	Age 65	Age 65
9	Mandatory Retirement						
10	Eligible Years of Service	30 years (max 35 yrs.)	30 years (max 35 yrs.)	30 years (max 35 yrs.)	30 years (max 35 yrs.)	30 years (max 35 yrs.)	30 years (max 35 yrs.)
11	Creditable Years	Years + military + P/T + ported + purchased + severance + 50% unused sick leave balance	Years + military + P/T + ported + purchased + severance + 50% unused sick leave balance	Years + military + P/T + ported + purchased + severance + 50% unused sick	Years + military + P/T + ported + purchased + severance + 50% unused sick	Years + military + P/T + ported + purchased + severance + 50% unused sick	Years + military + P/T + ported + purchased + severance + 50% unused sick
12	Multiplier	1.75%	2.00%	1.75%	2.00%	1.75%	2.00%
13	Creditable Compensation	Average of highest 36 consecutive months	Average of highest 36 consecutive months	Average of highest 36 consecutive months	Average of highest 36 consecutive months	Average of highest 36 consecutive months	Average of highest 36 consecutive months
14	Compensation Calculation Example	Total Creditable Compensation, highest 36 consecutive months/3 = AFC	Total Creditable Compensation, highest 36 consecutive months/3 = AFC	Total Creditable Compensation, highest 36 consecutive months/3 = AFC	Total Creditable Compensation, highest 36 consecutive months/3 = AFC	Total Creditable Compensation, highest 36 consecutive months/3 = AFC	Total Creditable Compensation, highest 36 consecutive months/3 = AFC
15	Average Final Compensation (AFC)	Base salary + differential pay + educational + bonuses + severance NO OVERTIME	Base salary + differential pay + educational + bonuses + severance NO OVERTIME	Base salary + differential pay + educational + bonuses + severance NO OVERTIME	Base salary + differential pay + educational + bonuses + severance NO OVERTIME	Base salary + differential pay + educational + bonuses + severance NO OVERTIME	Base salary + differential pay + educational + bonuses + severance NO OVERTIME
16	Benefit Calc	0.0175 * AFC * Years (up to 35) = Annual / 12 = monthly benefit	0.02 * AFC * Years (up to 35) = Annual / 12 = monthly benefit	0.0175 * AFC * Years (up to 35) = Annual / 12 = monthly benefit	0.02 * AFC * Years (up to 35) = Annual / 12 = monthly benefit	0.0175 * AFC * Years (up to 35) = Annual / 12 = monthly benefit	0.02 * AFC * Years (up to 35) = Annual / 12 = monthly benefit
17	Supp Benefit Calc						
18	EE contribution Refund	Before Vesting @ 3% interest 1) lump-sum 2) direct rollover to a qualified plan	Before Vesting @ 3% interest 1) lump-sum 2) direct rollover to a qualified plan	Before Vesting @ 3% interest 1) lump-sum 2) direct rollover to a qualified plan	Before Vesting @ 3% interest 1) lump-sum 2) direct rollover to a qualified plan	Before Vesting @ 3% interest 1) lump-sum 2) direct rollover to a qualified plan	Before Vesting @ 3% interest 1) lump-sum 2) direct rollover to a qualified plan
19	Max Salary in AFC						

Comparison of Retirement Plans				
A		D	E	F
No.	Employee Type	Police & Fire	Police & Fire	General Employee
1	Plan Name	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Contribution Plan
2	Abbreviated Plan Name	RRS P&F - B	RRS P&F - E	RRS DC
3	Plan Availability	Since RRS inception	After October 1, 2003	After July 1, 2006
4	Vesting	<ul style="list-style-type: none">You have 5 years of creditable service,Active member and are age 60 or older, orApproved for job-related disability retirement benefits or die while an active member	<ul style="list-style-type: none">You have 5 years of creditable service,Active member and are age 60 or older, orApproved for job-related disability retirement benefits or die while an active member	5 years OR active member and age 65 or older OR job-related disability OR death while an active member
5	Required Employee Contribution (EE)	1.50%	1.5% + 3.95% = 5.45%	
6	Required Employer Contribution (ER)	Dependent on annual actuarial valuation	Dependent on annual actuarial valuation	<5 years = 5.00% 5-9 years = 6.00% 10-14 years = 8.00% 15+ years = 10.00%
7	Voluntary Contributions		3.95%	
8	Eligible Age (Full)	Age 60 or Years of Service requirement (see below)	Age 60 or Years of Service requirement (see below)	Withdraw vested assets from the plan upon separation from service or retirement.
9	Mandatory Retirement			
10	Eligible Years of Service	25 years	20 years	
11	Creditable Years	Years + military + P/T + ported + purchased + severance + 50% unused sick leave balance	Years + military + P/T + ported + purchased + severance + 50% unused sick leave balance	
12	Multiplier	1.65% (+0.75% until 65)	1.65% (+0.75% until 65)	
13	Creditable Compensation	Average of highest 36 consecutive months	Average of highest 36 consecutive months	
14	Compensation Calculation Example	Total Creditable Compensation, highest 36 consecutive months/3 = AFC	Total Creditable Compensation, highest 36 consecutive months/3 = AFC	
15	Average Final Compensation (AFC)	Base salary + differential pay + educational + bonuses + severance NO OVERTIME	Base salary + differential pay + educational + bonuses + severance NO OVERTIME	Base salary + differential pay + educational + bonuses + severance NO OVERTIME
16	Benefit Calc	0.0165 * AFC * Years (max 35) = Annual / 12 = monthly benefit	0.0165 * AFC * Years (max 35) = Annual / 12 = monthly benefit	<ul style="list-style-type: none">Vested = (Account Balance + interest)-fees/expenses = benefitNon-vested = \$0 (account balance is forfeited)
17	Supp Benefit Calc	0.0075 * AFC * Years (max 25) =Annual/12 = monthly benefit Supplement payable until Age 65. Maximum years of service used to calculate this benefit is 25. Deferred vested members not eligible.	0.0075 * AFC * Years (max 25) =Annual/12 = monthly benefit Supplement payable until Age 65. Maximum years of service used to calculate this benefit is 25. Deferred vested members not eligible.	
18	EE contribution Refund	Before Vesting @ 3% interest 1) lump-sum 2) direct rollover to a qualified plan	Before Vesting @ 3% interest 1) lump-sum 2) direct rollover to a qualified plan	<ul style="list-style-type: none">Total or partial lump sumInstallmentDirect rollover to qualified plan or IRAPurchase lifetime annuityImmediate payout if balance >\$1,000
19	Max Salary in AFC			

Comparison of Retirement Plans							
A		G	H	I	J	K	L
No.	Employee Type	General Employee	General Employee	General Employees	General Employees	Police and Fire	Police and Fire
1	Plan Name	Hybrid Plan (Defined Benefit)	Hybrid Plan (Defined Contribution)	Plan 1	Plan 2	Plan 1 (Enhanced Benefits Hazardous Duty)	Plan 2 (Enhanced Benefits Hazardous Duty)
2	Abbreviated Plan Name	VRS Hybrid - DB	VRS Hybrid - DC	VRS Plan 1	VRS Plan 2	VRS P&F Plan 1	VRS P&F Plan 2
3	Plan Availability	After January 1, 2014	After January 1, 2014	Before July 1, 2010 & Vested as of January 1, 2013	After July 1, 2010 - December 31, 2013 or before July 1, 2010 but not vested as of January 1, 2013	Before July 1, 2010 & Vested as of January 1, 2013	After July 1, 2010 or before July 1, 2010 but not vested as of January 1, 2013
4	Vesting	5 years	4 years 2 years = 50% 3 years = 75% 4 years = 100%	5 years	5 years	5 years	5 years
5	Required Employee Contribution (EE)	Mandatory 4.00%	Mandatory 1.00% to 401(a) Optional up to 4.00% to 457	5.00%	5.00%	5.00%	5.00%
6	Required Employer Contribution (ER)	Dependent on annual actuarial valuation	Mandatory 1.00% to 401(a) Match on Employee optional up to 2.5% to 401(a)	Dependent on annual actuarial valuation	Dependent on annual actuarial valuation	Dependent on annual actuarial valuation	Dependent on annual actuarial valuation
7	Voluntary Contributions		Up to 4.00% to Hybrid 457 Deferred Comp Plan & employer match up to 2.5%. (i.e.: EE = 2.00% , ER = 1.5%; EE = 4.00% , EE = 2.5%)				
8	Eligible Age (Full)	66 to 67 (Social Security Retirement Age) + vested Or 90 (age + service)		Age 65 or 50 (AND Service Below)	Normal Social Security age + 5 years OR Age + service =90 years Example: Age 60 + 30 years	Age 60 or 50 (AND Service Below)	Age 60 or 50 (AND Service Below)
9	Mandatory Retirement	73 years	73 years	73 years	73 years	70 years	70 years
10	Eligible Years of Service	5 years		Age 65 & 5 years of service credit or at age 50 with at least 30 years of service credit. Covered Employee	SS age + 5 yrs. or total of age & service = 90	Age 60 + 5 Years or 50 + 25 Years	Age 60 + 5 Years or 50 + 25 Years
11	Creditable Years	Covered Employer Employed before 1/1/2014, and elected to transfer to the Hybrid Retirement Plan, service earned, purchased or were granted prior to January 1, 2014, will be based on different retirement multipliers.		Covered Employee	Covered Employee	Covered Employee	Covered Employer
12	Multiplier	1.00% For members who opted into the Hybrid Plan from Plan 1 or Plan 2, service prior to January 1, 2014, will be based on different retirement multipliers		1.70%	1.65% on service <u>after</u> January 1, 2013 1.7% on service <u>before</u> January 1, 2013.	1.7% or 1.85%	1.70% (City can elect 1.85%)
13	Creditable Compensation	Average of 60 consecutive months of highest creditable compensation		Average of 36 consecutive months of highest creditable compensation as a covered employee	Average of 60 consecutive months of highest creditable compensation as a covered employee	Average of 36 consecutive months of highest creditable compensation as a covered employee	Average of 60 consecutive months of highest creditable compensation as a covered employee
14	Compensation Calculation Example	\$210,000 (60 mo. consecutive highest) / 5 yrs. (60 mo.) = \$42,000		\$126,000 (60 mo. consecutive highest) / 5 yrs. (60 mo.) = \$42,000	\$210,000 (60 mo. consecutive highest) / 5 yrs. (60 mo.) = \$42,000	\$126,000 (60 mo. consecutive highest) / 5 yrs. (60 mo.) = \$42,000	\$210,000 (60 mo. consecutive highest) / 5 yrs. (60 mo.) = \$42,000
15	Average Final Compensation (AFC)	Base Salary		Base Salary	Base Salary	Base Salary	Base Salary
16	Benefit Calc	.01 * AFC * Years = Annual / 12 = Monthly Benefit (i.e.: \$42,000*.01*30= 12,600/12= \$1,050)		0.017 * AFC * Years = Annual / 12 = monthly benefit (i.e.: \$42,000*.017*30= \$21,420/12= \$1,785)	0.017 * AFC * Years = Annual / 12 = monthly benefit (i.e.: \$42,000*.017*30= \$21,420/12= \$1,785) Combination: 27 years in VRS Plan 1 (1.7%); 3 years in VRS Plan 2 (1.65%) AFC \$50,000*1.65% × 27= \$22,275 + AFC \$50,000*(1.7%)× 3 = \$2,550 Total = \$ 24,825/12 = \$2,068.75	0.017 or 0.0185 * AFC * Years = Annual / 12 = monthly benefit (i.e.: \$42,000*.01*25= 17,850/12= \$1,487.50)	1.70% or 1.85% * AFC * Years
17	Supp Benefit Calc					If 20 years hazardous duty, \$16,884/yr. paid up to Social Sec. age. Benefit is adjusted every 2 years based on inc. in social sec benefits	If 20 years hazardous duty, \$16,884/yr. paid up to Social Sec. age. Benefit is adjusted every 2 years based on inc. in social sec benefits
18	EE contribution Refund	After 5 years of service, entitled to early or normal benefits. Can receive employee contributions with 4.00% interest in lieu of the differed benefit	After 5 years of service, entitled to early or normal benefits. Can receive employee contributions with 4.00% interest in lieu of the differed benefit	Vested or involuntarily separated from employment for causes other than job performance or misconduct, eligible for a full refund member contribution account balance. If not vested, eligible for a refund of the EE contribution balance + interest. Taking a refund cancels VRS membership and eligibility for any future benefits. + 4.00% interest, which is compounded annually. Federal taxes of 20% and VA resident state taxes of 4%. Any after-tax member contributions refund will not be taxed again. Before age 59½, the IRS may impose an additional 10% tax penalty for early withdrawal; there are exceptions to this rule. Defer taxes by rolling over money to IRA or another.	Vested or involuntarily separated from employment for causes other than job performance or misconduct, eligible for a full refund member contribution account balance. If not vested, eligible for a refund of the EE contribution balance + interest. Taking a refund cancels VRS membership and eligibility for any future benefits. + 4.00% interest, which is compounded annually. Federal taxes of 20% and VA resident state taxes of 4%. Any after-tax member contributions refund will not be taxed again. Before age 59½, the IRS may impose an additional 10% tax penalty for early withdrawal; there are exceptions to this rule. Defer taxes by rolling over money to IRA or another.	Vested or involuntarily separated from employment for causes other than job performance or misconduct, eligible for a full refund member contribution account balance. If not vested, eligible for a refund of the EE contribution balance + interest. Taking a refund cancels VRS membership and eligibility for any future benefits. + 4.00% interest, which is compounded annually. Federal taxes of 20% and VA resident state taxes of 4%. Any after-tax member contributions refund will not be taxed again. Before age 59½, the IRS may impose an additional 10% tax penalty for early withdrawal; there are exceptions to this rule. Defer taxes by rolling over money to IRA or another.	Vested or involuntarily separated from employment for causes other than job performance or misconduct, eligible for a full refund member contribution account balance. If not vested, eligible for a refund of the EE contribution balance + interest. Taking a refund cancels VRS membership and eligibility for any future benefits. + 4.00% interest, which is compounded annually. Federal taxes of 20% and VA resident state taxes of 4%. Any after-tax member contributions refund will not be taxed again. Before age 59½, the IRS may impose an additional 10% tax penalty for early withdrawal; there are exceptions to this rule. Defer taxes by rolling over money to IRA or another.
19	Max Salary in AFC	Internal Revenue Code limits the amount of annual compensation used to calculate a retirement benefit. The income limits typically change annually.		Internal Revenue Code limits the amount of annual compensation used to calculate a retirement benefit. The income limits typically change annually.	Internal Revenue Code limits the amount of annual compensation used to calculate a retirement benefit. The income limits typically change annually.	Internal Revenue Code limits the amount of annual compensation used to calculate a retirement benefit. The income limits typically change annually.	Internal Revenue Code limits the amount of annual compensation used to calculate a retirement benefit. The income limits typically change annually.

No.	Employee Type	Police & Fire	Police & Fire	General Employee
1	Plan Name	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Contribution Plan
2	Abbreviated Plan Name	RRS P&F - B	RRS P&F - E	RRS DC
20	Benefit as Percent of Average Final AFC (Unreduced)	<div>Years of creditable service (with public safety supplement):<ul style="list-style-type: none">10 = 24.00%15 = 36.00%20 = 48.00%25 = 60.00%30 = 68.25%35 = 76.50%</div> <div>Years of creditable service (no public safety supplement):<ul style="list-style-type: none">10 = 16.50%15 = 24.75%20 = 33.00%25 = 41.25%30 = 49.5%35 = 57.75%</div>	<div>Years of creditable service (with public safety supplement):<ul style="list-style-type: none">10 = 24.00%15 = 36.00%20 = 48.00%25 = 60.00%30 = 68.25%35 = 76.50%</div> <div>Years of creditable service (no public safety supplement):<ul style="list-style-type: none">10 = 16.50%15 = 24.75%20 = 33.00%25 = 41.25%30 = 49.5%35 = 57.75%</div>	
21	Early Retirement Age	50 + vested or 25 Years of Service	50 + vested or 20 Years of Service	
22	Early Retirement Benefit	Normal benefit reduced by 5% for each year preceding age 60 or 25 service years.	Normal benefit reduced by 5% for each year preceding age 60 or 25 service years.	
23	Early Retirement Age Impact	<div>Benefit reduced by 5.00% for each year not met of age or service requirement:<ul style="list-style-type: none">50= 50.00%51 = 45.00%52 = 40.00%53 = 35.00%54 = 30.00%55 = 25.00%56 = 20.00%57 = 15.00%58 = 10.00%59 = 5.00%60 = 0.00%</div>	<div>Benefit reduced by 5.00% for each year not met of age or service requirement:<ul style="list-style-type: none">50= 50.00%51 = 45.00%52 = 40.00%53 = 35.00%54 = 30.00%55 = 25.00%56 = 20.00%57 = 15.00%58 = 10.00%59 = 5.00%60 = 0.00%</div>	
24	Benefit Payout Options	<div>1) Basic: higher payment before age 65 and a lower payment amount after age 65 for members who are eligible for the Public Safety Supplement (to age 65). Payments stop upon death.</div> <div>2) Level: Equal monthly payments for your lifetime. Payment stop upon death. After age 65 will be more than the amount of Basic option.</div> <div>3) Smooth Out: Higher payment amount than the Basic before age 65 and a lower payment than the Basic after age 65. Payment stop upon death. Monthly pension payment that after age 65 will always be less than the amount of Basic or Level options.</div> <div>4) Joint and Last Survivor: Payments continue after death to a beneficiary. Like Basic, monthly payments will be higher before age 65 and lower after age 65 for members who are eligible for the Public Safety (payable to age 65). Within the Joint and Last Survivor there are 4 sub-options: 100%, 75%, 50%, or 25%. This percentage refers to the amount that your named survivor would receive after your death. Will always be less than the amount that you would receive if you selected the Basic regardless of the %. If survivor dies before you do, the amount of will not change.</div> <div>5) Pop-Up Joint and Last Survivor: Similar to Joint and Last Survivor. Difference is if survivor dies before member does, the amount will change; it will increase to the Basic. This is more expensive than the Joint and Last Survivor.</div>	<div>1) Basic: higher payment before age 65 and a lower payment amount after age 65 for members who are eligible for the Public Safety Supplement (to age 65). Payments stop upon death.</div> <div>2) Level: Equal monthly payments for your lifetime. Payment stop upon death. After age 65 will be more than the amount of Basic option.</div> <div>3) Smooth Out: Higher payment amount than the Basic before age 65 and a lower payment than the Basic after age 65. Payment stop upon death. Monthly pension payment that after age 65 will always be less than the amount of Basic or Level options.</div> <div>4) Joint and Last Survivor: Payments continue after death to a beneficiary. Like Basic, monthly payments will be higher before age 65 and lower after age 65 for members who are eligible for the Public Safety (payable to age 65). Within the Joint and Last Survivor there are 4 sub-options: 100%, 75%, 50%, or 25%. This percentage refers to the amount that your named survivor would receive after your death. Will always be less than the amount that you would receive if you selected the Basic regardless of the %. If survivor dies before you do, the amount of will not change.</div> <div>5) Pop-Up Joint and Last Survivor: Similar to Joint and Last Survivor. Difference is if survivor dies before member does, the amount will change; it will increase to the Basic. This is more expensive than the Joint and Last Survivor.</div>	Withdraw vested assets from the plan upon separation from service or retirement.

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Information contained in this matrix is based on current knowledge and may change.							
No.	Employee Type	General Employee	General Employee	General Employees	General Employees	Police and Fire	Police and Fire
1	Plan Name	Hybrid Plan (Defined Benefit)	Hybrid Plan (Defined Contribution)	Plan 1	Plan 2	Plan 1 (Enhanced Benefits Hazardous Duty)	Plan 2 (Enhanced Benefits Hazardous Duty)
2	Abbreviated Plan Name	VRS Hybrid - DB	VRS Hybrid - DC	VRS Plan 1	VRS Plan 2	VRS P&F Plan 1	VRS P&F Plan 2
20	Benefit as Percent of Average Final AFC (Unreduced)						
21	Early Retirement Age	60 + 5 years of service	60 + 5 years of service	65 years + 5-years of service OR 50 and 30 years of service Some cities require 55 years with at least 30 years	Social Security Retirement Age (67) + 5-years of service OR when age + years of service = 90	Age 60 with 5-years of service or age 50 with 25 years of service. Mandatory retirement is age 70	Age 60 with 5-years of service or age 50 with 25 years of service. Mandatory retirement is age 70
22	Early Retirement Benefit	Reduction factor will be applied.		Reduction factor applied	Reduction factor applied	Reduction factor applied	Reduction factor applied
23	Early Retirement Age Impact						
24	Benefit Payout Options	Basic Benefit, Survivor Option, Basic Benefit with the Partial Lump-Sum Option (PLOP), Survivor Option with the PLOP and Advance Pension Option. Irrevocable election.	Distribution from DC component does not require a refund from the DB component. If separating employment, not required to take a distribution until age 73.	Basic Benefit, Survivor Option, Basic Benefit with the Partial Lump-Sum Option, (PLOP), Survivor Option with the PLOP and Advance Pension Option. Irrevocable election. Survivor Benefit: lower monthly benefit during retirement so the survivor can receive a monthly benefit after your death. A whole percentage of benefit, between 10% and 100%, to go to the survivor. Benefit amount will be based on this percentage, age and the age survivor at retirement date.	Basic Benefit, Survivor Option, Basic Benefit with the Partial Lump-Sum Option (PLOP), Survivor Option with the PLOP and Advance Pension Options. Irrevocable election. Survivor Benefit: lower monthly benefit during retirement so the survivor can receive a monthly benefit after your death. A whole percentage of benefit, between 10% and 100%, to go to the survivor. Benefit amount will be based on this percentage, age and the age survivor at retirement date.	Basic Benefit, Survivor Option, Basic Benefit with the Partial Lump-Sum Option (PLOP), Survivor Option with the PLOP and Advance Pension Options. Irrevocable election. Survivor Benefit: lower monthly benefit during retirement so the survivor can receive a monthly benefit after your death. A whole percentage of benefit, between 10% and 100%, to go to the survivor. Benefit amount will be based on this percentage, age and the age survivor at retirement date.	Basic Benefit, Survivor Option, Basic Benefit with the Partial Lump-Sum Option (PLOP), Survivor Option with the PLOP and Advance Pension Options. Irrevocable election. Survivor Benefit: lower monthly benefit during retirement so the survivor can receive a monthly benefit after your death. A whole percentage of benefit, between 10% and 100%, to go to the survivor. Benefit amount will be based on this percentage, age and the age survivor at retirement date.

No.	Employee Type	General Employee	General Employee	Executive	Executive	Executive 2:1	Executive 2:1
1	Plan Name	Defined Benefit (Basic)	Defined Benefit (Enhanced)	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)
2	Abbreviated Plan Name	RRS DB - B	RRS DB - E	RRS EX DB - B	RRS EX DB - E	RRS EX DB - B	RRS EX DB - E
25	Advanced Pension Option						
26	DROP PLOP						
27	PLOP Calculation						
28	Disability Retirement	Must be active, under age 65 Must be vested members if disability is non-job related. Compensable disability retirement benefits = Job Related Ordinary disability retirement benefits = Non Job Related	Must be active, under age 65 Must be vested members if disability is non-job related. Compensable disability retirement benefits = Job Related Ordinary disability retirement benefits = Non Job Related	Must be active, under age 65 Must be vested members if disability is non-job related. Compensable disability retirement benefits = Job Related Ordinary disability retirement benefits = Non Job Related	Must be active, under age 65 Must be vested members if disability is non-job related. Compensable disability retirement benefits = Job Related Ordinary disability retirement benefits = Non Job Related	Must be active, under age 65 Must be vested members if disability is non-job related. Compensable disability retirement benefits = Job Related Ordinary disability retirement benefits = Non Job Related	Must be active, under age 65 Must be vested members if disability is non-job related. Compensable disability retirement benefits = Job Related Ordinary disability retirement benefits = Non Job Related

No.	Employee Type	Police & Fire	Police & Fire	General Employee
1	Plan Name	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Contribution Plan
2	Abbreviated Plan Name	RRS P&F - B	RRS P&F - E	RRS DC
25	Advanced Pension Option			
26	DROP PLOP	Must be eligible for unreduced benefits Meet 1 of 3 requirements: 1) 60 years old 2) 25 years DB-B Plan, or 3) 20 years in DB-E Plan 6-year period retirement: receives DROP lump sum payment + monthly benefits	Must be eligible for unreduced benefits Meet 1 of 3 requirements: 1) 60 years old 2) 25 years DB-B Plan, or 3) 20 years in DB-E Plan 6-year period retirement: receives DROP lump sum payment + monthly benefits	
27	PLOP Calculation			
28	Disability Retirement	Must be active, under age 60 Must be vested members if disability is non-job related. Compensable disability retirement benefits = Job Related Ordinary disability retirement benefits = Non Job Related if in DROP only eligible job related.	Must be active, under age 60 Must be vested members if disability is non-job related. Compensable disability retirement benefits = Job Related Ordinary disability retirement benefits = Non Job Related if in DROP only eligible job related.	Must be active, under age 65 Must be vested members if disability is non-job related. Compensable disability retirement benefits = Job Related Ordinary disability retirement benefits = Non Job Related

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No.	Employee Type	General Employee	General Employee	General Employees	General Employees	Police and Fire	Police and Fire
1	Plan Name	Hybrid Plan (Defined Benefit)	Hybrid Plan (Defined Contribution)	Plan 1	Plan 2	Plan 1 (Enhanced Benefits Hazardous Duty)	Plan 2 (Enhanced Benefits Hazardous Duty)
2	Abbreviated Plan Name	VRS Hybrid - DB	VRS Hybrid - DC	VRS Plan 1	VRS Plan 2	VRS P&F Plan 1	VRS P&F Plan 2
25	Advanced Pension Option	<p>Elect to increase your monthly benefit temporarily. The temporary increase will begin upon retirement and continue until an a chosen age between age 62 and the age eligible for a normal SS benefit. At that point, benefit will be permanently reduced. Available to unreduced or reduced retirement benefit. To calculate, VRS will add a percentage of estimated monthly SS benefit to the monthly VRS benefit. The percentage is based on several factors, including age of retirement and the desired age to reduce the benefit permanently. When the temporary increase ends, the benefit will be reduced by the estimated monthly SS benefit used to determine the temporary increase. However, it will never be reduced by more than 50% of the Basic Benefit amount.</p> <p>This option does not affect the amount of SS benefit. Can also draw SS when eligible, regardless of the age chosen for benefit to reduce. This option does not provide a continuation of a benefit to a survivor. Cannot elect the Advance Pension Option with other benefit payout options. To estimate, the SS benefit estimate adjusted for purposes of estimating or electing this option is needed. The estimate must be less than 12 months old, assume there will be no future earnings and be based on SS earnings record.</p>		<p>Elect to increase your monthly benefit temporarily. The temporary increase will begin upon retirement and continue until an a chosen age between age 62 and the age eligible for a normal SS benefit. At that point, benefit will be permanently reduced. Available to unreduced or reduced retirement benefit. To calculate, VRS will add a percentage of estimated monthly SS benefit to the monthly VRS benefit. The percentage is based on several factors, including age of retirement and the desired age to reduce the benefit permanently. When the temporary increase ends, the benefit will be reduced by the estimated monthly SS benefit used to determine the temporary increase. However, it will never be reduced by more than 50% of the Basic Benefit amount.</p> <p>This option does not affect the amount of SS benefit. Can also draw SS when eligible, regardless of the age chosen for benefit to reduce. This option does not provide a continuation of a benefit to a survivor. Cannot elect the Advance Pension Option with other benefit payout options. To estimate, the SS benefit estimate adjusted for purposes of estimating or electing this option is needed. The estimate must be less than 12 months old, assume there will be no future earnings and be based on SS earnings record.</p>	<p>Elect to increase your monthly benefit temporarily. The temporary increase will begin upon retirement and continue until an a chosen age between age 62 and the age eligible for a normal SS benefit. At that point, benefit will be permanently reduced. Available to unreduced or reduced retirement benefit. To calculate, VRS will add a percentage of estimated monthly SS benefit to the monthly VRS benefit. The percentage is based on several factors, including age of retirement and the desired age to reduce the benefit permanently. When the temporary increase ends, the benefit will be reduced by the estimated monthly SS benefit used to determine the temporary increase. However, it will never be reduced by more than 50% of the Basic Benefit amount.</p> <p>This option does not affect the amount of SS benefit. Can also draw SS when eligible, regardless of the age chosen for benefit to reduce. This option does not provide a continuation of a benefit to a survivor. Cannot elect the Advance Pension Option with other benefit payout options. To estimate, the SS benefit estimate adjusted for purposes of estimating or electing this option is needed. The estimate must be less than 12 months old, assume there will be no future earnings and be based on SS earnings record.</p>	<p>Elect to increase your monthly benefit temporarily. The temporary increase will begin upon retirement and continue until an a chosen age between age 62 and the age eligible for a normal SS benefit. At that point, benefit will be permanently reduced. Available to unreduced or reduced retirement benefit. To calculate, VRS will add a percentage of estimated monthly SS benefit to the monthly VRS benefit. The percentage is based on several factors, including age of retirement and the desired age to reduce the benefit permanently. When the temporary increase ends, the benefit will be reduced by the estimated monthly SS benefit used to determine the temporary increase. However, it will never be reduced by more than 50% of the Basic Benefit amount.</p> <p>This option does not affect the amount of SS benefit. Can also draw SS when eligible, regardless of the age chosen for benefit to reduce. This option does not provide a continuation of a benefit to a survivor. Cannot elect the Advance Pension Option with other benefit payout options. To estimate, the SS benefit estimate adjusted for purposes of estimating or electing this option is needed. The estimate must be less than 12 months old, assume there will be no future earnings and be based on SS earnings record.</p>	<p>Elect to increase your monthly benefit temporarily. The temporary increase will begin upon retirement and continue until an a chosen age between age 62 and the age eligible for a normal SS benefit. At that point, benefit will be permanently reduced. Available to unreduced or reduced retirement benefit. To calculate, VRS will add a percentage of estimated monthly SS benefit to the monthly VRS benefit. The percentage is based on several factors, including age of retirement and the desired age to reduce the benefit permanently. When the temporary increase ends, the benefit will be reduced by the estimated monthly SS benefit used to determine the temporary increase. However, it will never be reduced by more than 50% of the Basic Benefit amount.</p> <p>This option does not affect the amount of SS benefit. Can also draw SS when eligible, regardless of the age chosen for benefit to reduce. This option does not provide a continuation of a benefit to a survivor. Cannot elect the Advance Pension Option with other benefit payout options. To estimate, the SS benefit estimate adjusted for purposes of estimating or electing this option is needed. The estimate must be less than 12 months old, assume there will be no future earnings and be based on SS earnings record.</p>
26	DROP PLOP	<p>PLOP Must be active when applying. Work at least one year beyond the date you first become eligible for an unreduced retirement benefit. Choose an amount equal to 1, 2, or 3 times annual retirement benefit amount, depending on work years beyond unreduced retirement eligibility date. This reduces monthly benefit.</p>		<p>PLOP: Must be active when applying. Work at least one year beyond the date you first become eligible for an unreduced retirement benefit. Choose an amount equal to 1, 2, or 3 times annual retirement benefit amount, depending on work years beyond unreduced retirement eligibility date. This reduces monthly benefit.</p> <p>PLOP paid directly to the member, VRS deducts 20% for federal income taxes and, residents of Virginia, 4.00% for state income taxes. The IRS also may impose an additional 10% tax penalty for early withdrawal of member contributions if receiving PLOP before age 59½; there are exceptions to this rule. Roll over the PLOP to the Commonwealth of Virginia 457 Deferred Compensation Plan or the Virginia Cash Match Plan if applicable, an Individual Retirement Account (IRA) or another qualified tax-deferred savings plan that accepts rollovers.</p>	<p>PLOP: Must be active when applying. Work at least one year beyond the date you first become eligible for an unreduced retirement benefit. Choose an amount equal to 1, 2, or 3 times annual retirement benefit amount, depending on work years beyond unreduced retirement eligibility date. This reduces monthly benefit.</p> <p>PLOP paid directly to the member, VRS deducts 20% for federal income taxes and, residents of Virginia, 4.00% for state income taxes. The IRS also may impose an additional 10% tax penalty for early withdrawal of member contributions if receiving PLOP before age 59½; there are exceptions to this rule. Roll over the PLOP to the Commonwealth of Virginia 457 Deferred Compensation Plan or the Virginia Cash Match Plan if applicable, an Individual Retirement Account (IRA) or another qualified tax-deferred savings plan that accepts rollovers.</p>	<p>PLOP: Must be active when applying. Work at least one year beyond the date you first become eligible for an unreduced retirement benefit. Choose an amount equal to 1, 2, or 3 times annual retirement benefit amount, depending on work years beyond unreduced retirement eligibility date. This reduces monthly benefit.</p> <p>PLOP paid directly to the member, VRS deducts 20% for federal income taxes and, residents of Virginia, 4.00% for state income taxes. The IRS also may impose an additional 10% tax penalty for early withdrawal of member contributions if receiving PLOP before age 59½; there are exceptions to this rule. Roll over the PLOP to the Commonwealth of Virginia 457 Deferred Compensation Plan or the Virginia Cash Match Plan if applicable, an Individual Retirement Account (IRA) or another qualified tax-deferred savings plan that accepts rollovers.</p>	<p>PLOP: Must be active when applying. Work at least one year beyond the date you first become eligible for an unreduced retirement benefit. Choose an amount equal to 1, 2, or 3 times annual retirement benefit amount, depending on work years beyond unreduced retirement eligibility date. This reduces monthly benefit.</p> <p>PLOP paid directly to the member, VRS deducts 20% for federal income taxes and, residents of Virginia, 4.00% for state income taxes. The IRS also may impose an additional 10% tax penalty for early withdrawal of member contributions if receiving PLOP before age 59½; there are exceptions to this rule. Roll over the PLOP to the Commonwealth of Virginia 457 Deferred Compensation Plan or the Virginia Cash Match Plan if applicable, an Individual Retirement Account (IRA) or another qualified tax-deferred savings plan that accepts rollovers.</p>
27	PLOP Calculation	<p>12 months 1 x annual (1-year PLOP) = \$12,600 24 months 1 or 2 x (1, or 2 PLOP) = \$12,600 or \$25,200 36 months or more 1, 2 or 3 x (1,2,or 3 year PLOP) = \$12,600 or \$25,200or \$37,800</p>		<p>12 months 1 x annual (1-year PLOP) = \$32,000 24 months 1 or 2 x (1, or 2 PLOP) = \$32,000 or \$64,000 36 months or more 1, 2 or 3 x (1,2,or 3 year PLOP) = \$32,000, \$64,000 or \$96,000</p>	<p>12 months 1 x annual (1-year PLOP) = \$32,000 24 months 1 or 2 x (1, or 2 PLOP) = \$32,000 or \$64,000 36 months or more 1, 2 or 3 x (1,2,or 3 year PLOP) = \$32,000, \$64,000 or \$96,000</p>	<p>12 months 1 x annual (1-year PLOP) = \$32,000 24 months 1 or 2 x (1, or 2 PLOP) = \$32,000 or \$64,000 36 months or more 1, 2 or 3 x (1,2,or 3 year PLOP) = \$32,000, \$64,000 or \$96,000</p>	<p>12 months 1 x annual (1-year PLOP) = \$32,000 24 months 1 or 2 x (1, or 2 PLOP) = \$32,000 or \$64,000 36 months or more 1, 2 or 3 x (1,2,or 3 year PLOP) = \$32,000, \$64,000 or \$96,000</p>
28	Disability Retirement	<p>Not eligible to retire on disability if:</p> <ul style="list-style-type: none">• Are a member of the Hybrid Retirement Plan, with the exception of the JRS Hybrid Retirement Plan.• Are covered under the Virginia Sickness and Disability Program (VSDP).• Are covered under the Virginia Local Disability Program (VLDP) or a comparable program provided by your employer.• Defer retirement and more than 90 days have passed since your separation date.• Leave employment and take a refund of your member contributions and interest.• Participate in an optional retirement plan administered or authorized by VRS.• Have a disability that is not likely to be permanent.• Are employed by a college or university and opted out of VSDP to participate in your employer-sponsored disability plan.		<p>Disability Retirement-no short term disability.</p> <p>Eligible from 1st day of covered employment or within 90 days from last day. If on leave without pay = up to 24 consecutive months on leave without pay to apply for disability retirement; after 24 months, no longer eligible to apply. If on active duty military leave, apply at any time while on military leave, even if it exceeds 24 months. If before becoming employed in a covered position, condition must significantly worsen for you to be eligible for disability retirement.</p>	<p>Disability Retirement-no short term disability. Eligible if you have a non-work-related or work-related illness or injury that prevents you from performing your job and is likely to be permanent.</p> <p>Eligible from 1st day of covered employment or within 90 days from last day. If on leave without pay = up to 24 consecutive months on leave without pay to apply for disability retirement; after 24 months, no longer eligible to apply. If on active duty military leave, apply at any time while on military leave, even if it exceeds 24 months. If before becoming employed in a covered position, condition must significantly worsen for you to be eligible for disability retirement.</p>	<p>No short-term disability.</p> <ul style="list-style-type: none">• Eligible if you have a non-work-related or work-related illness or injury that prevents you from performing your job and is likely to be permanent.• No minimum requirements for age or service under VRS disability retirement.• Not eligible for supplemental if retiring on disability.	<p>No short-term disability.</p> <p>Eligible if you have a non-work-related or work-related illness or injury that prevents you from performing your job and is likely to be permanent.</p> <p>Not eligible for supplemental if retiring on disability. Eligible on first day.</p> <p>Non-Work Related</p> <ul style="list-style-type: none">• Qualified for SS disability benefits, the minimum guaranteed benefit will be equal to 33½% of average final compensation. Receive the minimum guaranteed benefit or the full VRS formula amount, whichever is higher.• Not qualified for SS disability benefits, the minimum guaranteed benefit will be equal to 50% of average final compensation. Receive the minimum guaranteed benefit or the full VRS formula amount, whichever is higher. <p>Work Related</p> <ul style="list-style-type: none">• Qualified for SS disability benefits, guaranteed benefit will be equal to 50% of average final compensation. Receive the guaranteed benefit or the full VRS formula amount described in “Non-Work-Related Disability Retirement Benefit whichever is higher.• Not qualified for SS disability benefits, the guaranteed benefit will be equal to 66½% of average final compensation. Receive the guaranteed benefit or the full VRS formula amount, whichever is higher.• The benefit amount is offset by any workers’ compensation

No.	Employee Type	General Employee		Executive		Executive 2:1	
1	Plan Name	Defined Benefit (Basic)	Defined Benefit (Enhanced)	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)
2	Abbreviated Plan Name	RRS DB - B	RRS DB - E	RRS EX DB - B	RRS EX DB - E	RRS EX DB - B	RRS EX DB - E
29	Short-Term Disability						
30	Long Term Disability						
31	Death Benefit before retirement	Hired before 6/13/88 & has 1 or more years of service = \$16.67 * # months of service (max \$1,000)	Hired before 6/13/88 & has 1 or more years of service = \$16.67 * # months of service (max \$1,000)	Hired before 6/13/88 & has 1 or more years of service = \$16.67 * # months of service (max \$1,000)	Hired before 6/13/88 & has 1 or more years of service = \$16.67 * # months of service (max \$1,000)	Hired before 6/13/88 & has 1 or more years of service = \$16.67 * # months of service (max \$1,000)	Hired before 6/13/88 & has 1 or more years of service = \$16.67 * # months of service (max \$1,000)

No.	Employee Type	Police & Fire	Police & Fire	General Employee
1	Plan Name	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Contribution Plan
2	Abbreviated Plan Name	RRS P&F - B	RRS P&F - E	RRS DC
29	Short-Term Disability			
30	Long Term Disability			
31	Death Benefit before retirement	Hired before 6/13/88 & has 1 or more years of service = \$16.67 * # months of service (max \$1,000)	Hired before 6/13/88 & has 1 or more years of service = \$16.67 * # months of service (max \$1,000)	Account balance will be payable to beneficiary

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No.	Employee Type	General Employee	General Employee	General Employees	General Employees	Police and Fire	Police and Fire
1	Plan Name	Hybrid Plan (Defined Benefit)	Hybrid Plan (Defined Contribution)	Plan 1	Plan 2	Plan 1 (Enhanced Benefits Hazardous Duty)	Plan 2 (Enhanced Benefits Hazardous Duty)
2	Abbreviated Plan Name	VRS Hybrid - DB	VRS Hybrid - DC	VRS Plan 1	VRS Plan 2	VRS P&F Plan 1	VRS P&F Plan 2
29	Short-Term Disability	Virginia Local Disability Program or comparable program. <ul style="list-style-type: none">• Non-work-related or work-related illness, injury or other condition, such as surgery, pregnancy, complications from pregnancy or a catastrophic or major chronic condition.• Eligible for work-related disability coverage and coverage under the VLDP Long-Term Care Plan from the first day of employment. Income replacement levels vary depending on when you were hired. One-year waiting period before a new employee is eligible for non-work related short term disability benefits.• VLDP - Long Term Care, 1-yr wait period. Max daily = \$96, Lifetime max = \$70,080		Virginia Sickness & Disability Programs for Active Members (VSDP). Only for State Employees. COR is not eligible	Virginia Sickness & Disability Programs for Active Members (VSDP). Only for State Employees. COR is not eligible	Virginia Sickness & Disability Programs for Active Members (VSDP). Only for State Employees. COR is not eligible	Virginia Sickness & Disability Programs for Active Members (VSDP). Only for State Employees. COR is not eligible
30	Long Term Disability	Covered automatically if in VLDP. No cost for this coverage while employed in a VLDP-covered position. Covers everyday life tasks because of a prolonged health problem or following a major illness or injury: <ul style="list-style-type: none">• Care in a nursing home or hospice facility.• Assisted living facility care.• Community-based care.• Home healthcare services.• Informal caregiving.• Alternative or transitional care. Eligible for benefits if a licensed healthcare practitioner certifies that: <ul style="list-style-type: none">• Unable to perform at least two of six activities of daily living; or• Have a severe cognitive impairment requiring substantial supervision to protect you from threats to health and safety. The maximum daily benefit amount is \$96 with a lifetime maximum of \$70,080.					
31	Death Benefit before retirement	<p>A death-in-service benefit is a payment of any contributions and interest in your member contribution account to named beneficiary or spouse, minor child or parent in the event of death as an active member. The benefit may be a lump-sum payment, a monthly benefit or both. This payment is in addition to any life insurance.</p> <p>Non-work-related cause, your named beneficiary or your spouse, minor child or parent will be eligible for a death-in-service benefit according to whether or not you are vested (you have at least five years of service credit) at the time of death:</p> <ul style="list-style-type: none">• If vested and spouse, minor child or parent is named beneficiaries, or is beneficiary based on order of precedence, he or she will be eligible for a lump-sum payment of any balance in member contribution account or a monthly benefit to the exclusion of all other primary beneficiaries. If vested and spouse, minor child or parent is not one of named beneficiaries, or is not beneficiary based on order of precedence, beneficiary will be eligible for a lump-sum payment only.• If not vested, either designated beneficiary or, if none, beneficiary based on order of precedence will be eligible for a lump-sum payment only. <p>Calculation</p> <p>The non-work-related monthly benefit is calculated based on AFC, total service credit, member age and the age of member</p>		<p>A death-in-service benefit is a payment of any contributions and interest in your member contribution account to named beneficiary or spouse, minor child or parent in the event of death as an active member. The benefit may be a lump-sum payment, a monthly benefit or both. This payment is in addition to any life insurance.</p> <p>Non-work-related cause, your named beneficiary or your spouse, minor child or parent will be eligible for a death-in-service benefit according to whether or not you are vested (you have at least five years of service credit) at the time of death:</p> <ul style="list-style-type: none">• If vested and spouse, minor child or parent is named beneficiaries, or is beneficiary based on order of precedence, he or she will be eligible for a lump-sum payment of any balance in member contribution account or a monthly benefit to the exclusion of all other primary beneficiaries. If vested and spouse, minor child or parent is not one of named beneficiaries, or is not beneficiary based on order of precedence, beneficiary will be eligible for a lump-sum payment only.• If not vested, either designated beneficiary or, if none, beneficiary based on order of precedence will be eligible for a lump-sum payment only.	<p>A death-in-service benefit is a payment of any contributions and interest in your member contribution account to named beneficiary or spouse, minor child or parent in the event of death as an active member. The benefit may be a lump-sum payment, a monthly benefit or both. This payment is in addition to any life insurance.</p> <p>Non-work-related cause, your named beneficiary or your spouse, minor child or parent will be eligible for a death-in-service benefit according to whether or not you are vested (you have at least five years of service credit) at the time of death:</p> <ul style="list-style-type: none">• If vested and spouse, minor child or parent is named beneficiaries, or is beneficiary based on order of precedence, he or she will be eligible for a lump-sum payment of any balance in member contribution account or a monthly benefit to the exclusion of all other primary beneficiaries. If vested and spouse, minor child or parent is not one of named beneficiaries, or is not beneficiary based on order of precedence, beneficiary will be eligible for a lump-sum payment only.• If not vested, either designated beneficiary or, if none, beneficiary based on order of precedence will be eligible for a lump-sum payment only.	<p>A death-in-service benefit is a payment of any contributions and interest in your member contribution account to named beneficiary or spouse, minor child or parent in the event of death as an active member. The benefit may be a lump-sum payment, a monthly benefit or both. This payment is in addition to any life insurance.</p> <p>Non-work-related cause, your named beneficiary or your spouse, minor child or parent will be eligible for a death-in-service benefit according to whether or not you are vested (you have at least five years of service credit) at the time of death:</p> <ul style="list-style-type: none">• If vested and spouse, minor child or parent is named beneficiaries, or is beneficiary based on order of precedence, he or she will be eligible for a lump-sum payment of any balance in member contribution account or a monthly benefit to the exclusion of all other primary beneficiaries. If vested and spouse, minor child or parent is not one of named beneficiaries, or is not beneficiary based on order of precedence, beneficiary will be eligible for a lump-sum payment only.• If not vested, either designated beneficiary or, if none, beneficiary based on order of precedence will be eligible for a lump-sum payment only.	<p>A death-in-service benefit is a payment of any contributions and interest in your member contribution account to named beneficiary or spouse, minor child or parent in the event of death as an active member. The benefit may be a lump-sum payment, a monthly benefit or both. This payment is in addition to any life insurance.</p> <p>Non-work-related cause, your named beneficiary or your spouse, minor child or parent will be eligible for a death-in-service benefit according to whether or not you are vested (you have at least five years of service credit) at the time of death:</p> <ul style="list-style-type: none">• If vested and spouse, minor child or parent is named beneficiaries, or is beneficiary based on order of precedence, he or she will be eligible for a lump-sum payment of any balance in member contribution account or a monthly benefit to the exclusion of all other primary beneficiaries. If vested and spouse, minor child or parent is not one of named beneficiaries, or is not beneficiary based on order of precedence, beneficiary will be eligible for a lump-sum payment only.• If not vested, either designated beneficiary or, if none, beneficiary based on order of precedence will be eligible for a lump-sum payment only.

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No.	Employee Type	General Employee	General Employee	Executive	Executive	Executive 2:1	Executive 2:1
1	Plan Name	Defined Benefit (Basic)	Defined Benefit (Enhanced)	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)
2	Abbreviated Plan Name	RRS DB - B	RRS DB - E	RRS EX DB - B	RRS EX DB - E	RRS EX DB - B	RRS EX DB - E
32	Death Benefit before retirement - Pay out	Member contributions + interest paid to beneficiary. Monthly lifetime benefit when: <ul style="list-style-type: none">• Married or children under 18 yrs. if compensable under worker's comp• Married & eligible for unreduced or reduced retirement• Married with 27 or more years of service, but ineligible for unreduced or reduced retirement benefits. If surviving spouse purchases service to get up to 3 more years.	Member contributions + interest paid to beneficiary. Monthly lifetime benefit when: <ul style="list-style-type: none">• Married or children under 18 yrs. if compensable under worker's comp• Married & eligible for unreduced or reduced retirement• Married with 27 or more years of service, but ineligible for unreduced or reduced retirement benefits. If surviving spouse purchases service to get up to 3 more years.	Member contributions + interest paid to beneficiary. Monthly lifetime benefit when: <ul style="list-style-type: none">• Married or children under 18 yrs. if compensable under worker's comp• Married & eligible for unreduced or reduced retirement• Married with 27 or more years of service, but ineligible for unreduced or reduced retirement benefits. If surviving spouse purchases service to get up to 3 more years.	Member contributions + interest paid to beneficiary. Monthly lifetime benefit when: <ul style="list-style-type: none">• Married or children under 18 yrs. if compensable under worker's comp• Married & eligible for unreduced or reduced retirement• Married with 27 or more years of service, but ineligible for unreduced or reduced retirement benefits. If surviving spouse purchases service to get up to 3 more years.	Member contributions + interest paid to beneficiary. Monthly lifetime benefit when: <ul style="list-style-type: none">• Married or children under 18 yrs. if compensable under worker's comp• Married & eligible for unreduced or reduced retirement• Married with 27 or more years of service, but ineligible for unreduced or reduced retirement benefits. If surviving spouse purchases service to get up to 3 more years.	Member contributions + interest paid to beneficiary. Monthly lifetime benefit when: <ul style="list-style-type: none">• Married or children under 18 yrs. if compensable under worker's comp• Married & eligible for unreduced or reduced retirement• Married with 27 or more years of service, but ineligible for unreduced or reduced retirement benefits. If surviving spouse purchases service to get up to 3 more years.
33	OPEB - Medical	Ages 55-64 & 10 yrs. employed (5 yrs. consecutive health coverage), can enroll dependents if no other coverage ER contribution: 10-14 yrs. = \$100/mo. 15-19 yrs. = \$200/mo. 20-24 yrs. = \$300/mo. <25 yrs. = \$400/mo. +\$25/mo. = Health Assess. City pays 100% for line-of-service retirees Eligible surviving spouses can stay for 36 months after retiree death Additional \$25/month for annual Health Assessment	Ages 55-64 & 10 yrs. employed (5 yrs. consecutive health coverage), can enroll dependents if no other coverage ER contribution: 10-14 yrs. = \$100/mo. 15-19 yrs. = \$200/mo. 20-24 yrs. = \$300/mo. <25 yrs. = \$400/mo. +\$25/mo. = Health Assess. City pays 100% for line-of-service retirees Eligible surviving spouses can stay for 36 months after retiree death Additional \$25/month for annual Health Assessment	Ages 55-64 & 10 yrs. employed (5 yrs. consecutive health coverage), can enroll dependents if no other coverage ER contribution: 10-14 yrs. = \$100/mo. 15-19 yrs. = \$200/mo. 20-24 yrs. = \$300/mo. <25 yrs. = \$400/mo. +\$25/mo. = Health Assess. City pays 100% for line-of-service retirees Eligible surviving spouses can stay for 36 months after retiree death Additional \$25/month for annual Health Assessment	Ages 55-64 & 10 yrs. employed (5 yrs. consecutive health coverage), can enroll dependents if no other coverage ER contribution: 10-14 yrs. = \$100/mo. 15-19 yrs. = \$200/mo. 20-24 yrs. = \$300/mo. <25 yrs. = \$400/mo. +\$25/mo. = Health Assess. City pays 100% for line-of-service retirees Eligible surviving spouses can stay for 36 months after retiree death Additional \$25/month for annual Health Assessment	Ages 55-64 & 10 yrs. employed (5 yrs. consecutive health coverage), can enroll dependents if no other coverage ER contribution: 10-14 yrs. = \$100/mo. 15-19 yrs. = \$200/mo. 20-24 yrs. = \$300/mo. <25 yrs. = \$400/mo. +\$25/mo. = Health Assess. City pays 100% for line-of-service retirees Eligible surviving spouses can stay for 36 months after retiree death Additional \$25/month for annual Health Assessment	Ages 55-64 & 10 yrs. employed (5 yrs. consecutive health coverage), can enroll dependents if no other coverage ER contribution: 10-14 yrs. = \$100/mo. 15-19 yrs. = \$200/mo. 20-24 yrs. = \$300/mo. <25 yrs. = \$400/mo. +\$25/mo. = Health Assess. City pays 100% for line-of-service retirees Eligible surviving spouses can stay for 36 months after retiree death Additional \$25/month for annual Health Assessment
34	OPEB - Dental	Eligible - Must be active at retirement	Eligible - Must be active at retirement	Eligible - Must be active at retirement	Eligible - Must be active at retirement	Eligible - Must be active at retirement	Eligible - Must be active at retirement
35	Health Insurance Credit						

No.	Employee Type	Police & Fire	Police & Fire	General Employee
1	Plan Name	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Contribution Plan
2	Abbreviated Plan Name	RRS P&F - B	RRS P&F - E	RRS DC
32	Death Benefit before retirement - Pay out	Member contributions + interest paid to beneficiary. Monthly lifetime benefit when: <ul style="list-style-type: none">• Married or children under 18 yrs. if compensable under worker's comp• Married & eligible for unreduced or reduced retirement• Married with 22 or more years of service, but ineligible for unreduced or reduced retirement benefits. If surviving spouse purchases service to get up to 3 more years.	Member contributions + interest paid to beneficiary. Monthly lifetime benefit when: <ul style="list-style-type: none">• Married or children under 18 yrs. if compensable under worker's comp• Married & eligible for unreduced or reduced retirement• Married with 17 or more years of service, but ineligible for unreduced or reduced retirement benefits. If surviving spouse purchases service to get up to 3 more years.	Account balance will be payable to beneficiary
33	OPEB - Medical	Ages 55-64 & 10 yrs. employed (5 yrs. consecutive health coverage), can enroll dependents if no other coverage ER contribution: 10-14 yrs. = \$100/mo. 15-19 yrs. = \$200/mo. 20-24 yrs. = \$300/mo. <25 yrs. = \$400/mo. +\$25/mo. = Health Assess. City pays 100% for line-of-service retirees Eligible surviving spouses can stay for 36 months after retiree death Additional \$25/month for annual Health Assessment	Ages 55-64 & 10 yrs. employed (5 yrs. consecutive health coverage), can enroll dependents if no other coverage ER contribution: 10-14 yrs. = \$100/mo. 15-19 yrs. = \$200/mo. 20-24 yrs. = \$300/mo. <25 yrs. = \$400/mo. +\$25/mo. = Health Assess. City pays 100% for line-of-service retirees Eligible surviving spouses can stay for 36 months after retiree death Additional \$25/month for annual Health Assessment	Not eligible
34	OPEB - Dental	Eligible - Must be active at retirement	Eligible - Must be active at retirement	Not eligible
35	Health Insurance Credit			

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Information contained in this matrix is based on current knowledge and may change.

No.	Employee Type	General Employee	General Employee	General Employees	General Employees	Police and Fire	Police and Fire
1	Plan Name	Hybrid Plan (Defined Benefit)	Hybrid Plan (Defined Contribution)	Plan 1	Plan 2	Plan 1 (Enhanced Benefits Hazardous Duty)	Plan 2 (Enhanced Benefits Hazardous Duty)
2	Abbreviated Plan Name	VRS Hybrid - DB	VRS Hybrid - DC	VRS Plan 1	VRS Plan 2	VRS P&F Plan 1	VRS P&F Plan 2
32	Death Benefit before retirement - Pay out	<p>Work Related Death:</p> <ul style="list-style-type: none"> • If spouse, minor child or parent is eligible for Social Security survivor benefits, the VRS work-related benefit will be equal to 33¼% of average final compensation at the time of death. If he or she is not eligible for Social Security survivor benefits, the VRS work-related benefit will be equal to 50% of average final compensation at the time of death. • If spouse, minor child or parent is eligible for a workers' compensation survivor benefit, the VRS work-related benefit will supplement the workers' compensation benefit. The VRS benefit also may be exempt from income taxes. <p>Non-Work Related Pay Out:</p> <p>The non-work-related monthly benefit is calculated based on average final compensation, total service credit, age and the age of eligible named beneficiary at the time of death. Member age and beneficiary's age are calculated as follows:</p> <ul style="list-style-type: none"> • If member dies before age 55, are presumed to be age 55 for purposes of calculating the benefit. If beneficiary is younger than member, the age difference is subtracted from age 55 to arrive at his or her adjusted age. If beneficiary is older than member, the age difference is added to age 60 to arrive at his or her adjusted age. • If member dies at age 55 or older, age and the actual age of beneficiary are used to calculate the benefit. 	<p>Member contributions + interest to beneficiary.</p> <p>Monthly lifetime payment when married and eligible for early or normal retirement</p>	<p>Work Related Death:</p> <ul style="list-style-type: none"> • If spouse, minor child or parent is eligible for Social Security survivor benefits, the VRS work-related benefit will be equal to 33¼% of average final compensation at the time of death. If he or she is not eligible for Social Security survivor benefits, the VRS work-related benefit will be equal to 50% of average final compensation at the time of death. • If spouse, minor child or parent is eligible for a workers' compensation survivor benefit, the VRS work-related benefit will supplement the workers' compensation benefit. The VRS benefit also may be exempt from income taxes. <p>Non-Work Related Pay Out:</p> <p>The non-work-related monthly benefit is calculated based on average final compensation, total service credit, age and the age of eligible named beneficiary at the time of death. Member age and beneficiary's age are calculated as follows:</p> <ul style="list-style-type: none"> • If member dies before age 55, are presumed to be age 55 for purposes of calculating the benefit. If beneficiary is younger than member, the age difference is subtracted from age 55 to arrive at his or her adjusted age. If beneficiary is older than member, the age difference is added to age 55 to arrive at his or her adjusted age. • If member dies at age 55 or older, age and the actual age of beneficiary are used to calculate the benefit. 	<p>Work Related Death:</p> <ul style="list-style-type: none"> • If spouse, minor child or parent is eligible for Social Security survivor benefits, the VRS work-related benefit will be equal to 33¼% of average final compensation at the time of death. If he or she is not eligible for Social Security survivor benefits, the VRS work-related benefit will be equal to 50% of average final compensation at the time of death. • If spouse, minor child or parent is eligible for a workers' compensation survivor benefit, the VRS work-related benefit will supplement the workers' compensation benefit. The VRS benefit also may be exempt from income taxes. <p>Non-Work Related Pay Out:</p> <p>The non-work-related monthly benefit is calculated based on average final compensation, total service credit, age and the age of eligible named beneficiary at the time of death. Member age and beneficiary's age are calculated as follows:</p> <ul style="list-style-type: none"> • If member dies before age 60, are presumed to be age 60 for purposes of calculating the benefit. If beneficiary is younger than member, the age difference is subtracted from age 60 to arrive at his or her adjusted age. If beneficiary is older than member, the age difference is added to age 60 to arrive at his or her adjusted age. • If member dies at age 60 or older, age and the actual age of beneficiary are used to calculate the benefit. 	<p>Work Related Death:</p> <ul style="list-style-type: none"> • If spouse, minor child or parent is eligible for Social Security survivor benefits, the VRS work-related benefit will be equal to 33¼% of average final compensation at the time of death. If he or she is not eligible for Social Security survivor benefits, the VRS work-related benefit will be equal to 50% of average final compensation at the time of death. • If spouse, minor child or parent is eligible for a workers' compensation survivor benefit, the VRS work-related benefit will supplement the workers' compensation benefit. The VRS benefit also may be exempt from income taxes. <p>Non-Work Related Pay Out:</p> <p>The non-work-related monthly benefit is calculated based on average final compensation, total service credit, age and the age of eligible named beneficiary at the time of death. Member age and beneficiary's age are calculated as follows:</p> <ul style="list-style-type: none"> • If member dies before age 50, are presumed to be age 50 for purposes of calculating the benefit. If beneficiary is younger than member, the age difference is subtracted from age 50 to arrive at his or her adjusted age. If beneficiary is older than member, the age difference is added to age 50 to arrive at his or her adjusted age. • If member dies at age 50 or older, age and the actual age of beneficiary are used to calculate the benefit. 	<p>Work Related Death:</p> <ul style="list-style-type: none"> • If spouse, minor child or parent is eligible for Social Security survivor benefits, the VRS work-related benefit will be equal to 33¼% of average final compensation at the time of death. If he or she is not eligible for Social Security survivor benefits, the VRS work-related benefit will be equal to 50% of average final compensation at the time of death. • If spouse, minor child or parent is eligible for a workers' compensation survivor benefit, the VRS work-related benefit will supplement the workers' compensation benefit. The VRS benefit also may be exempt from income taxes. <p>Non-Work Related Pay Out:</p> <p>The non-work-related monthly benefit is calculated based on average final compensation, total service credit, age and the age of eligible named beneficiary at the time of death. Member age and beneficiary's age are calculated as follows:</p> <ul style="list-style-type: none"> • If member dies before age 50, are presumed to be age 50 for purposes of calculating the benefit. If beneficiary is younger than member, the age difference is subtracted from age 50 to arrive at his or her adjusted age. If beneficiary is older than member, the age difference is added to age 50 to arrive at his or her adjusted age. • If member dies at age 50 or older, age and the actual age of beneficiary are used to calculate the benefit.
33	OPEB - Medical						
34	OPEB - Dental						
35	Health Insurance Credit	<ul style="list-style-type: none"> • Retire with at least 15 years of service credit, may be eligible for this tax-free benefit to cover insurance premiums for single coverage. Amount set by the GA for each year of service credit, as shown below, not to exceed the individual premium amount. The health insurance credit is applied to your retirement benefit payment. If you do not receive a monthly benefit, VRS will reimburse you for the amount. The credit ends upon your death. • Other political subdivision employees if elected by the employer: \$1.50/ per Year of Service, \$45.00/ Maximum Credit per Month. 	<ul style="list-style-type: none"> • Retire with at least 15 years of service credit, may be eligible for this tax-free benefit to cover insurance premiums for single coverage. Amount set by the GA for each year of service credit, as shown below, not to exceed the individual premium amount. The health insurance credit is applied to your retirement benefit payment. If you do not receive a monthly benefit, VRS will reimburse you for the amount. The credit ends upon your death. • Other political subdivision employees if elected by the employer: \$1.50/ per Year of Service, \$45.00/ Maximum Credit per Month. 	<p>Retire with at least 15 years of service credit, may be eligible for this tax-free benefit to cover insurance premiums for single coverage. Amount set by the GA for each year of service credit, as shown below, not to exceed the individual premium amount. The health insurance credit is applied to your retirement benefit payment. If you do not receive a monthly benefit, VRS will reimburse you for the amount. The credit ends upon your death.</p> <p>Other political subdivision employees if elected by the employer: \$1.50/ per Year of Service, \$45.00/ Maximum Credit per Month</p> <p>General registrars and their employees, constitutional officers and their employees and local social service employees: \$1.50/ per Year of Service, \$45.00/ Maximum Credit per Month.</p> <p>General registrars and their employees, constitutional officers and their employees and local social service employees, if the political subdivision has elected the \$1.00 enhancement \$2.50/ year, \$75.00/ max month.</p>	<p>Retire with at least 15 years of service credit, may be eligible for this tax-free benefit to cover insurance premiums for single coverage. Amount set by the GA for each year of service credit, as shown below, not to exceed the individual premium amount. The health insurance credit is applied to your retirement benefit payment. If you do not receive a monthly benefit, VRS will reimburse you for the amount. The credit ends upon your death.</p> <p>Other political subdivision employees if elected by the employer: \$1.50/ per Year of Service, \$45.00/ Maximum Credit per Month.</p> <p>General registrars and their employees, constitutional officers and their employees and local social service employees: \$1.50/ per Year of Service, \$45.00/ Maximum Credit per Month.</p> <p>General registrars and their employees, constitutional officers and their employees and local social service employees, if the political subdivision has elected the \$1.00 enhancement \$2.50/ year, \$75.00/ max month.</p>	<p>Employer offers the health insurance credit and have 15 years, may be eligible for this tax-free benefit. Credit assists with health insurance premiums for single coverage, excluding any portion of the premiums covering a spouse or dependents. General Assembly set \$1.50/ per yr. of service credit per month, up to a maximum of \$45 per month, not to exceed the individual premium amount. The health insurance credit is applied to benefit payment. If no monthly benefit, VRS will reimburse the amount. The credit ends at death. Qualifying health plans:</p> <ul style="list-style-type: none"> • Coverage as a dependent on a spouse's plan. • Employer-sponsored health plans. • Medicare Part B. • Dental and vision plans. • Prescription drug plans, including Medicare Part D. 	<p>Employer offers the health insurance credit and have 15 years, may be eligible for this tax-free benefit. Credit assists with health insurance premiums for single coverage, excluding any portion of the premiums covering a spouse or dependents. General Assembly set \$1.50/ per yr. of service credit per month, up to a maximum of \$45 per month, not to exceed the individual premium amount. The health insurance credit is applied to benefit payment. If no monthly benefit, VRS will reimburse the amount. The credit ends at death. Qualifying health plans:</p> <ul style="list-style-type: none"> • Coverage as a dependent on a spouse's plan. • Employer-sponsored health plans. • Medicare Part B. • Dental and vision plans. • Prescription drug plans, including Medicare Part D.

DRAFT Information contained in this matrix is based on current knowledge and may change.							
No.	Employee Type	General Employee	General Employee	Executive	Executive	Executive 2:1	Executive 2:1
1	Plan Name	Defined Benefit (Basic)	Defined Benefit (Enhanced)	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)
2	Abbreviated Plan Name	RRS DB - B	RRS DB - E	RRS EX DB - B	RRS EX DB - E	RRS EX DB - B	RRS EX DB - E
36	Terminating Employment	<ul style="list-style-type: none">• If vested, no longer active member (becomes a deferred vested member). If age 65+ and applying for unreduced benefits, no changes in benefit calculation. If <65 years and applying for reduced benefits, the benefit calculation may change.• If not vested, employee receives refund of member contributions plus interest.	<ul style="list-style-type: none">• If vested, no longer active member (becomes a deferred vested member). If age 65+ and applying for unreduced benefits, no changes in benefit calculation. If <65 years and applying for reduced benefits, the benefit calculation may change.• If not vested, employee receives refund of member contributions plus interest.	<ul style="list-style-type: none">• If vested, no longer active member (becomes a deferred vested member). If age 65+ and applying for unreduced benefits, no changes in benefit calculation. If <65 years and applying for reduced benefits, the benefit calculation may change.• If not vested, employee receives refund of member contributions plus interest.	<ul style="list-style-type: none">• If vested, no longer active member (becomes a deferred vested member). If age 65+ and applying for unreduced benefits, no changes in benefit calculation. If <65 years and applying for reduced benefits, the benefit calculation may change.• If not vested, employee receives refund of member contributions plus interest.	<ul style="list-style-type: none">• If vested, no longer active member (becomes a deferred vested member). If age 65+ and applying for unreduced benefits, no changes in benefit calculation. If <65 years and applying for reduced benefits, the benefit calculation may change.• If not vested, employee receives refund of member contributions plus interest.	<ul style="list-style-type: none">• If vested, no longer active member (becomes a deferred vested member). If age 65+ and applying for unreduced benefits, no changes in benefit calculation. If <65 years and applying for reduced benefits, the benefit calculation may change.• If not vested, employee receives refund of member contributions plus interest.
37	Rehire to COR	DC Plan only	DC Plan only	can go to DB plans	can go to DB plans	can go to DB plans	can go to DB plans
38	Part-Time	Every 2 months of PT can earn 1 mo. of creditable service if worked 20 hrs./wk. for at least 18 month, transitioned from PT to FT and make up employee contributions.	Every 2 months of PT can earn 1 mo. of creditable service if worked 20 hrs./wk. for at least 18 month, transitioned from PT to FT and make up employee contributions.	Every 2 months of PT can earn 1 mo. of creditable service if worked 20 hrs./wk. for at least 18 month, transitioned from PT to FT and make up employee contributions.	Every 2 months of PT can earn 1 mo. of creditable service if worked 20 hrs./wk. for at least 18 month, transitioned from PT to FT and make up employee contributions.	Every 2 months of PT can earn 1 mo. of creditable service if worked 20 hrs./wk. for at least 18 month, transitioned from PT to FT and make up employee contributions.	Every 2 months of PT can earn 1 mo. of creditable service if worked 20 hrs./wk. for at least 18 month, transitioned from PT to FT and make up employee contributions.
39	Death When Working for COR	Member contributions plus interest payable to beneficiary	Member contributions plus interest payable to beneficiary	Member contributions plus interest payable to beneficiary	Member contributions plus interest payable to beneficiary	Member contributions plus interest payable to beneficiary	Member contributions plus interest payable to beneficiary
40	COLA	Ad Hoc	Ad Hoc	Ad Hoc	Ad Hoc	Ad Hoc	Ad Hoc
41	Full or part time work after retirement	Full-time work = Monthly benefits suspended Part-Time must be less than 39 hours. No recalculation, will not earn additional retirement benefits for/during re-employment period.	Full-time work = Monthly benefits suspended Part-Time must be less than 39 hours. No recalculation, will not earn additional retirement benefits for/during re-employment period.	Full-time work = Monthly benefits suspended Part-Time must be less than 39 hours. No recalculation, will not earn additional retirement benefits for/during re-employment period.	Full-time work = Monthly benefits suspended Part-Time must be less than 39 hours. No recalculation, will not earn additional retirement benefits for/during re-employment period.	Full-time work = Monthly benefits suspended Part-Time must be less than 39 hours. No recalculation, will not earn additional retirement benefits for/during re-employment period.	Full-time work = Monthly benefits suspended Part-Time must be less than 39 hours. No recalculation, will not earn additional retirement benefits for/during re-employment period.

No.	Employee Type	Police & Fire	Police & Fire	General Employee
1	Plan Name	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Contribution Plan
2	Abbreviated Plan Name	RRS P&F - B	RRS P&F - E	RRS DC
36	Terminating Employment	<ul style="list-style-type: none">• If vested, AFC and years of creditable service will become “frozen,” and employee becomes a deferred vested member of the RRS.• Employee can retire after meeting age or service requirements and become eligible for unreduced benefits at age 60, earn 25 years of creditable service in the DB Plan. Eligible for reduced pension benefits after age 50 (if vested).• If not vested, employee will receive a refund of member contributions plus interest.	<ul style="list-style-type: none">• If vested, AFC and years of creditable service will become “frozen,” and employee becomes a deferred vested member of the RRS.• Employee can retire after meeting age or service requirements and become eligible for unreduced benefits at age 60, earn 20 years of creditable service in the Enhanced DB Plan. Eligible for reduced benefits at age 50 (if vested).• If not vested, employee will receive a refund of member contributions plus interest.	<ul style="list-style-type: none">• If vested, employee can withdraw or rollover account balance.• If not vested, employee is not entitled to account balance.
37	Rehire to COR	90 days to choose plan - can go to DB plans	90 days to choose plan - can go to DB plans	Not vested, and rehired in 5 years = reactivation
38	Part-Time	Every 2 months of PT can earn 1 mo. of creditable service if worked 20 hrs./wk. for at least 18 month, transitioned from PT to FT and make up employee contributions.	Every 2 months of PT can earn 1 mo. of creditable service if worked 20 hrs./wk. for at least 18 month, transitioned from PT to FT and make up employee contributions.	Every 2 months of PT can earn 1 mo. of creditable service if worked 20 hrs./wk. for at least 18 month, transitioned from PT to FT and make up employee contributions.
39	Death When Working for COR	Member contributions plus interest payable to beneficiary	Member contributions plus interest payable to beneficiary	Vest automatically, regardless of age or years of service.
40	COLA	Ad Hoc	Ad Hoc	Ad Hoc
41	Full or part time work after retirement	Full-time work = Monthly benefits suspended Part-Time must be less than 39 hours. No recalculation, will not earn additional retirement benefits for/during re-employment period.	Full-time work = Monthly benefits suspended Part-Time must be less than 39 hours. No recalculation, will not earn additional retirement benefits for/during re-employment period.	

<p style="text-align: center;">DRAFT</p> <p style="text-align: center;">Information contained in this matrix is based on current knowledge and may change.</p>							
No.	Employee Type	General Employee	General Employee Hybrid Plan	General Employees	General Employees	Police and Fire Plan 1	Police and Fire Plan 2
1	Plan Name	Hybrid Plan (Defined Benefit)	Hybrid Plan (Defined Contribution)	Plan 1	Plan 2	(Enhanced Benefits Hazardous Duty)	(Enhanced Benefits Hazardous Duty)
2	Abbreviated Plan Name	VRS Hybrid - DB	VRS Hybrid - DC	VRS Plan 1	VRS Plan 2	VRS P&F Plan 1	VRS P&F Plan 2
36	Terminating Employment	<ul style="list-style-type: none"> • If member contributions are left with VRS, become a deferred member and continue earning yearly interest on contributions and maintain VRS service credit. • If vested, may be eligible for a future retirement benefit if age and service requirements are met. • If return to covered employment, member contributions and service credit earned upon reemployment will be added to member record. Deferred members remain eligible to request a refund of member contributions and interest. • Withdrawal: VRS deducts 20% for federal income taxes and, residents of Virginia, 4.00% for state income taxes. Any after-tax member contributions in your refund will not be taxed again. If refund paid directly to member before age 59½, the Internal Revenue Service (IRS) may impose an additional 10% tax penalty for early withdrawal of member contributions; there are exceptions to this rule. Can defer taxes by rolling over your refund to an Individual Retirement Account (IRA) or another qualified plan that accepts rollovers. <p>Requesting a refund and are vested or involuntarily separated from employment for causes other than job performance or misconduct, eligible for a full refund of member contribution account balance. If not vested, eligible for a refund of the balance, excluding any member contributions made by employer to your account after July 1, 2010, and the interest on these contributions. Important: Taking a refund cancels VRS membership and eligibility for any future benefits.</p>	<p>Hybrid 401(a) and Hybrid 457 Plan contributions and any employer matching contributions stop after leaving position. Options include:</p> <ul style="list-style-type: none"> • Leave money in account and continue to manage investments. Pretax account continues to be tax-deferred. • Use Hybrid 457 Plan to consolidate retirement funds from other qualified employer plans or Individual Retirement Accounts (IRAs). • Request a payment (distribution) from plan. • Roll over money from Hybrid 457 Plan or Hybrid 401(a) account to another qualified employer plan or IRA. • Purchase an annuity. Plan offers an annuity product through MetLife. 	<ul style="list-style-type: none"> • If member contributions are left with VRS, become a deferred member and continue earning yearly interest on contributions and maintain VRS service credit. • If vested, may be eligible for a future retirement benefit if age and service requirements are met. • If return to covered employment, member contributions and service credit earned upon reemployment will be added to member record. Deferred members remain eligible to request a refund of member contributions and interest. • Withdrawal: VRS deducts 20% for federal income taxes and, residents of Virginia, 4.00% for state income taxes. Any after-tax member contributions in your refund will not be taxed again. If refund paid directly to member before age 59½, the Internal Revenue Service (IRS) may impose an additional 10% tax penalty for early withdrawal of member contributions; there are exceptions to this rule. Can defer taxes by rolling over your refund to an Individual Retirement Account (IRA) or another qualified plan that accepts rollovers. <p>Requesting a refund and are vested or involuntarily separated from employment for causes other than job performance or misconduct, eligible for a full refund of member contribution account balance. If not vested, eligible for a refund of the balance, excluding any member contributions made by employer to your account after July 1, 2010, and the interest on these contributions. Important: Taking a refund cancels VRS membership and eligibility for any future benefits.</p>	<ul style="list-style-type: none"> • If member contributions are left with VRS, become a deferred member and continue earning yearly interest on contributions and maintain VRS service credit. • If vested, may be eligible for a future retirement benefit if age and service requirements are met. • If return to covered employment, member contributions and service credit earned upon reemployment will be added to member record. Deferred members remain eligible to request a refund of member contributions and interest. • Withdrawal: VRS deducts 20% for federal income taxes and, residents of Virginia, 4.00% for state income taxes. Any after-tax member contributions in your refund will not be taxed again. If refund paid directly to member before age 59½, the Internal Revenue Service (IRS) may impose an additional 10% tax penalty for early withdrawal of member contributions; there are exceptions to this rule. Can defer taxes by rolling over your refund to an Individual Retirement Account (IRA) or another qualified plan that accepts rollovers. <p>Requesting a refund and are vested or involuntarily separated from employment for causes other than job performance or misconduct, eligible for a full refund of member contribution account balance. If not vested, eligible for a refund of the balance, excluding any member contributions made by employer to your account after July 1, 2010, and the interest on these contributions. Important: Taking a refund cancels VRS membership and eligibility for any future benefits.</p>	<ul style="list-style-type: none"> • If member contributions are left with VRS, become a deferred member and continue earning yearly interest on contributions and maintain VRS service credit. • If vested, may be eligible for a future retirement benefit if age and service requirements are met. • If return to covered employment, member contributions and service credit earned upon reemployment will be added to member record. Deferred members remain eligible to request a refund of member contributions and interest. • Withdrawal: VRS deducts 20% for federal income taxes and, residents of Virginia, 4.00% for state income taxes. Any after-tax member contributions in your refund will not be taxed again. If refund paid directly to member before age 59½, the Internal Revenue Service (IRS) may impose an additional 10% tax penalty for early withdrawal of member contributions; there are exceptions to this rule. Can defer taxes by rolling over your refund to an Individual Retirement Account (IRA) or another qualified plan that accepts rollovers. <p>Requesting a refund and are vested or involuntarily separated from employment for causes other than job performance or misconduct, eligible for a full refund of member contribution account balance. If not vested, eligible for a refund of the balance, excluding any member contributions made by employer to your account after July 1, 2010, and the interest on these contributions. Important: Taking a refund cancels VRS membership and eligibility for any future benefits.</p>	<ul style="list-style-type: none"> • If member contributions are left with VRS, become a deferred member and continue earning yearly interest on contributions and maintain VRS service credit. • If vested, may be eligible for a future retirement benefit if age and service requirements are met. • If return to covered employment, member contributions and service credit earned upon reemployment will be added to member record. Deferred members remain eligible to request a refund of member contributions and interest. • Withdrawal: VRS deducts 20% for federal income taxes and, residents of Virginia, 4.00% for state income taxes. Any after-tax member contributions in your refund will not be taxed again. If refund paid directly to member before age 59½, the Internal Revenue Service (IRS) may impose an additional 10% tax penalty for early withdrawal of member contributions; there are exceptions to this rule. Can defer taxes by rolling over your refund to an Individual Retirement Account (IRA) or another qualified plan that accepts rollovers. <p>Requesting a refund and are vested or involuntarily separated from employment for causes other than job performance or misconduct, eligible for a full refund of member contribution account balance. If not vested, eligible for a refund of the balance, excluding any member contributions made by employer to your account after July 1, 2010, and the interest on these contributions. Important: Taking a refund cancels VRS membership and eligibility for any future benefits.</p>
37	Rehire to COR	<p>In some cases, can work in a non-covered position with a VRS-participating employer and continue to receive retirement benefits. If return to non-covered employment with the employer from which you retired, must have a bona fide break in service of at least one full calendar month from retirement date. This break must occur over a period normally work. Periods of leave with or without pay do not count toward satisfying this break in service. If no break in service, retirement is void and any benefit payments received will have to be repaid.</p> <p>The Commonwealth of Virginia, including all state agencies and public colleges and universities, is considered one employer. Public school divisions and political subdivisions are considered separate employers. Your employer can make no verbal or written offer of reemployment before you retire. You and your employer must certify on the retirement application that there has been no verbal or written offer of reemployment after retirement</p>	<p>In some cases, can work in a non-covered position with a VRS-participating employer and continue to receive retirement benefits. If return to non-covered employment with the employer from which you retired, must have a bona fide break in service of at least one full calendar month from retirement date. This break must occur over a period normally work. Periods of leave with or without pay do not count toward satisfying this break in service. If no break in service, retirement is void and any benefit payments received will have to be repaid.</p> <p>The Commonwealth of Virginia, including all state agencies and public colleges and universities, is considered one employer. Public school divisions and political subdivisions are considered separate employers. Your employer can make no verbal or written offer of reemployment before you retire. You and your employer must certify on the retirement application that there has been no verbal or written offer of reemployment after retirement</p>				
38	Part-Time			<p>Covered employment: Some part-time permanent, salaried state positions also are covered under VRS.</p> <p>Non-covered employment: part-time position with a VRS-participating employer. Noncovered positions do not provide eligibility for benefits. Part-time positions typically require 80% or less of the hours of comparable full-time permanent positions</p>	<p>Covered employment: Some part-time permanent, salaried state positions also are covered under VRS.</p> <p>Non-covered employment: part-time position with a VRS-participating employer. Noncovered positions do not provide eligibility for benefits. Part-time positions typically require 80% or less of the hours of comparable full-time permanent positions</p>	<p>Covered employment: Some part-time permanent, salaried state positions also are covered under VRS.</p> <p>Non-covered employment: part-time position with a VRS-participating employer. Noncovered positions do not provide eligibility for benefits. Part-time positions typically require 80% or less of the hours of comparable full-time permanent positions</p>	<p>Covered employment: Some part-time permanent, salaried state positions also are covered under VRS.</p> <p>Non-covered employment: part-time position with a VRS-participating employer. Noncovered positions do not provide eligibility for benefits. Part-time positions typically require 80% or less of the hours of comparable full-time permanent positions</p>
39	Death When Working for COR						
40	COLA	<p>Matches the first 2.00% increase in the CPI-U and half of any additional increase (up to 2.00%), for a maximum COLA of 3.00%.</p> <p>Goes into effect on July 1 after one full calendar year from your retirement date If you retire with a reduced benefit with less than 20 years of service credit, the COLA will go into effect on July 1 after one calendar year following your unreduced retirement eligibility date.</p>	<p>The COLA is not applicable to the defined contribution component.</p>	<p>Matches the first 3.00% increase in the CPI Price Index for all CPI-U and half of any additional increase (up to 4.00%) up to a maximum of 5.00%.</p> <ul style="list-style-type: none"> •Retire with an unreduced benefit or with a reduced benefit with at least 20 years of service credit, COLA goes into effect on July 1 after one full calendar year (January 1 to December 31) from retirement date. •Retire with a reduced benefit with fewer than 20 years of service credit, the COLA will go into effect on July 1 after one full calendar year (January 1 to December 31) from the date eligible for an unreduced benefit..00 	<p>Matches the first 2.00% increase in the CPI-U and half of any additional increase (up to 2.00%), for a maximum of 3.00%.</p> <ul style="list-style-type: none"> •Retire with an unreduced benefit or with a reduced benefit with at least 20 years of service credit, COLA goes into effect on July 1 after one full calendar year (January 1 to December 31) from retirement date. •Retire with a reduced benefit with fewer than 20 years of service credit, the COLA will go into effect on July 1 after one full calendar year (January 1 to December 31) from the date eligible for an unreduced benefit. 	<p>Calculated using the first 3.00% increase in the CPI-U and half of any additional increase (up to 4.00%), for a maximum COLA of 5.00%. During years of no inflation or deflation, the COLA is 0%.</p> <ul style="list-style-type: none"> • Retire with an unreduced benefit or with a reduced benefit with at least 20 years of service credit, the COLA goes into effect on July 1 after one full calendar year (January 1 to December 31) from retirement date. • Retire with a reduced benefit with fewer than 20 years of service credit, the COLA goes into effect on July 1 after one full calendar year (January 1 to December 31) from the date eligible for an unreduced benefit. 	<p>Calculated using the first 2.00% increase in the CPI-U and half of any additional increase (up to 2.00%), for a maximum COLA of 3.00%. During years of no inflation or deflation, the COLA is 0%.</p> <ul style="list-style-type: none"> • Retire with an unreduced benefit or with a reduced benefit with at least 20 years of service credit, the COLA goes into effect on July 1 after one full calendar year (January 1 to December 31) from retirement date. • Retire with a reduced benefit with fewer than 20 years of service credit, the COLA goes into effect on July 1 after one full calendar year (January 1 to December 31) from the date eligible for an unreduced benefit.
41	Full or part time work after retirement			<p>Return to VRS-covered employment, benefits will stop and will again become an active member. Any cost-of-living adjustments (COLAs) received while retired will not continue when retiring again. May be eligible for an annual COLA effective July 1 of the second calendar year after subsequent retirement.</p>	<p>Return to VRS-covered employment, benefits will stop and will again become an active member. Any cost-of-living adjustments (COLAs) received while retired will not continue when retiring again. May be eligible for an annual COLA effective July 1 of the second calendar year after subsequent retirement.</p>	<p>Return to VRS-covered employment, benefits will stop and will again become an active member. Any cost-of-living adjustments (COLAs) received while retired will not continue when retiring again. May be eligible for an annual COLA effective July 1 of the second calendar year after subsequent retirement.</p>	<p>Return to VRS-covered employment, benefits will stop and will again become an active member. Any cost-of-living adjustments (COLAs) received while retired will not continue when retiring again. May be eligible for an annual COLA effective July 1 of the second calendar year after subsequent retirement.</p>

DRAFT Information contained in this matrix is based on current knowledge and may change.							
No.	Employee Type	General Employee	General Employee	Executive	Executive	Executive 2:1	Executive 2:1
1	Plan Name	Defined Benefit (Basic)	Defined Benefit (Enhanced)	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)
2	Abbreviated Plan Name	RRS DB - B	RRS DB - E	RRS EX DB - B	RRS EX DB - E	RRS EX DB - B	RRS EX DB - E
42	Portability	Eligible if vested from City of Norfolk, Newport News, VRS. Must be active member and within 18 months in DB or DC plans. Ported service removes the credible years from the prior employer. Ported years does not contribute to vesting.	Eligible if vested from City of Norfolk, Newport News, VRS. Must be active member and within 18 months in DB or DC plans. Ported service removes the credible years from the prior employer. Ported years does not contribute to vesting.	Eligible if vested from City of Norfolk, Newport News, VRS. Must be active member and within 18 months in DB or DC plans. Ported service removes the credible years from the prior employer. Ported years does not contribute to vesting.	Eligible if vested from City of Norfolk, Newport News, VRS. Must be active member and within 18 months in DB or DC plans. Ported service removes the credible years from the prior employer. Ported years does not contribute to vesting.	Eligible if vested from City of Norfolk, Newport News, VRS. Must be active member and within 18 months in DB or DC plans. Ported service removes the credible years from the prior employer. Ported years does not contribute to vesting.	Eligible if vested from City of Norfolk, Newport News, VRS. Must be active member and within 18 months in DB or DC plans. Ported service removes the credible years from the prior employer. Ported years does not contribute to vesting.
43	Purchase of Prior Service Credit	<ul style="list-style-type: none">• Vested can buy time from COR, RBHA (temp, provisional, seasonal, CETA, or contractual if it was FT).• Prior state, political subdivision (not federal). Purchase will removes the service from another system. Can only be used for normal retirement and is 10% of creditable comp or AFC, whichever is higher.	<ul style="list-style-type: none">• Vested can buy time from COR, RBHA (temp, provisional, seasonal, CETA, or contractual if it was FT).• Prior state, political subdivision (not federal). Purchase will removes the service from another system. Can only be used for normal retirement and is 10% of creditable comp or AFC, whichever is higher.	<ul style="list-style-type: none">• Vested can buy time from COR, RBHA (temp, provisional, seasonal, CETA, or contractual if it was FT).• Prior state, political subdivision (not federal). Purchase will removes the service from another system. Can only be used for normal retirement and is 10% of creditable comp or AFC, whichever is higher.	<ul style="list-style-type: none">• Vested can buy time from COR, RBHA (temp, provisional, seasonal, CETA, or contractual if it was FT).• Prior state, political subdivision (not federal). Purchase will removes the service from another system. Can only be used for normal retirement and is 10% of creditable comp or AFC, whichever is higher.	<ul style="list-style-type: none">• Vested can buy time from COR, RBHA (temp, provisional, seasonal, CETA, or contractual if it was FT).• Prior state, political subdivision (not federal). Purchase will removes the service from another system. Can only be used for normal retirement and is 10% of creditable comp or AFC, whichever is higher.	<ul style="list-style-type: none">• Vested can buy time from COR, RBHA (temp, provisional, seasonal, CETA, or contractual if it was FT).• Prior state, political subdivision (not federal). Purchase will removes the service from another system. Can only be used for normal retirement and is 10% of creditable comp or AFC, whichever is higher.
44	IRS Penalty	Withdrawal under 59.5 years = 10% penalty	Withdrawal under 59.5 years = 10% penalty	Withdrawal under 59.5 years = 10% penalty	Withdrawal under 59.5 years = 10% penalty	Withdrawal under 59.5 years = 10% penalty	Withdrawal under 59.5 years = 10% penalty
45	Mandatory Distributions	Maybe Over 70.5 years	Maybe Over 70.5 years	Maybe Over 70.5 years	Maybe Over 70.5 years	Maybe Over 70.5 years	Maybe Over 70.5 years
46	Felony Convictions						
47	Military Service	Keep plan, and receive creditable service for your period of service, provided that missed member contributions are made up. <ul style="list-style-type: none">• Show that you returned to service for your employer within one year of discharge. Show not dishonorably discharged.• Missed member contributions can be made as a one-time post-tax payment or over time through a series of pre-tax payroll deductions. Pre-tax contributions can also be made by rollover, from a qualified retirement plan.• Payments cannot extend more than three times the break in service or 5 years, whichever occurs first.	Keep plan, and receive creditable service for your period of service, provided that missed member contributions are made up. <ul style="list-style-type: none">• Show that you returned to service for your employer within one year of discharge. Show not dishonorably discharged.• Missed member contributions can be made as a one-time post-tax payment or over time through a series of pre-tax payroll deductions. Pre-tax contributions can also be made by rollover, from a qualified retirement plan.• Payments cannot extend more than three times the break in service or 5 years, whichever occurs first.	Keep plan, and receive creditable service for your period of service, provided that missed member contributions are made up. <ul style="list-style-type: none">• Show that you returned to service for your employer within one year of discharge. Show not dishonorably discharged.• Missed member contributions can be made as a one-time post-tax payment or over time through a series of pre-tax payroll deductions. Pre-tax contributions can also be made by rollover, from a qualified retirement plan.• Payments cannot extend more than three times the break in service or 5 years, whichever occurs first.	Keep plan, and receive creditable service for your period of service, provided that missed member contributions are made up. <ul style="list-style-type: none">• Show that you returned to service for your employer within one year of discharge. Show not dishonorably discharged.• Missed member contributions can be made as a one-time post-tax payment or over time through a series of pre-tax payroll deductions. Pre-tax contributions can also be made by rollover, from a qualified retirement plan.• Payments cannot extend more than three times the break in service or 5 years, whichever occurs first.	Keep plan, and receive creditable service for your period of service, provided that missed member contributions are made up. <ul style="list-style-type: none">• Show that you returned to service for your employer within one year of discharge. Show not dishonorably discharged.• Missed member contributions can be made as a one-time post-tax payment or over time through a series of pre-tax payroll deductions. Pre-tax contributions can also be made by rollover, from a qualified retirement plan.• Payments cannot extend more than three times the break in service or 5 years, whichever occurs first.	Keep plan, and receive creditable service for your period of service, provided that missed member contributions are made up. <ul style="list-style-type: none">• Show that you returned to service for your employer within one year of discharge. Show not dishonorably discharged.• Missed member contributions can be made as a one-time post-tax payment or over time through a series of pre-tax payroll deductions. Pre-tax contributions can also be made by rollover, from a qualified retirement plan.• Payments cannot extend more than three times the break in service or 5 years, whichever occurs first.
48	OPEB - Life Insurance	VRS Group Life Insurance Program Eligible to retain basic group life insurance benefits at no cost if: <ul style="list-style-type: none">• Eligible for a reduced or unreduced pension benefit when terminating employment (need min 5 years of eligible service.)	VRS Group Life Insurance Program Eligible to retain basic group life insurance benefits at no cost if: <ul style="list-style-type: none">• Eligible for a reduced or unreduced pension benefit when terminating employment (need min 5 years of eligible service.)	VRS Group Life Insurance Program Eligible to retain basic group life insurance benefits at no cost if: <ul style="list-style-type: none">• Eligible for a reduced or unreduced pension benefit when terminating employment (need min 5 years of eligible service.)	VRS Group Life Insurance Program Eligible to retain basic group life insurance benefits at no cost if: <ul style="list-style-type: none">• Eligible for a reduced or unreduced pension benefit when terminating employment (need min 5 years of eligible service.)	VRS Group Life Insurance Program Eligible to retain basic group life insurance benefits at no cost if: <ul style="list-style-type: none">• Eligible for a reduced or unreduced pension benefit when terminating employment (need min 5 years of eligible service.)	VRS Group Life Insurance Program Eligible to retain basic group life insurance benefits at no cost if: <ul style="list-style-type: none">• Eligible for a reduced or unreduced pension benefit when terminating employment (need min 5 years of eligible service.)
49	Source (Unless Otherwise Commented)	RRS Member Handbook General Employee Group	RRS Member Handbook General Employee Group	RRS Member Handbook General Employee Group	RRS Member Handbook General Employee Group	RRS Member Handbook General Employee Group	RRS Member Handbook General Employee Group

No.	Employee Type	Police & Fire	Police & Fire	General Employee
1	Plan Name	Defined Benefit Plan (Basic)	Defined Benefit Plan (Enhanced)	Defined Contribution Plan
2	Abbreviated Plan Name	RRS P&F - B	RRS P&F - E	RRS DC
42	Portability	Eligible if vested from City of Norfolk, Newport News, VRS. Must be active member and within 18 months in DB or DC plans. Ported service removes the credible years from the prior employer. Ported years does not contribute to vesting.	Eligible if vested from City of Norfolk, Newport News, VRS. Must be active member and within 18 months in DB or DC plans. Ported service removes the credible years from the prior employer. Ported years does not contribute to vesting.	
43	Purchase of Prior Service Credit	<ul style="list-style-type: none">• Vested can buy time from COR, RBHA (temp, provisional, seasonal, CETA, or contractual if it was FT).• Prior state, political subdivision (not federal). Purchase will removes the service from another system. Can only be used for normal retirement and is 10% of creditable comp or AFC, whichever is higher.	<ul style="list-style-type: none">• Vested can buy time from COR, RBHA (temp, provisional, seasonal, CETA, or contractual if it was FT).• Prior state, political subdivision (not federal). Purchase will removes the service from another system. Can only be used for normal retirement and is 10% of creditable comp or AFC, whichever is higher.	
44	IRS Penalty	Withdrawal under 59.5 years = 10% penalty	Withdrawal under 59.5 years = 10% penalty	Same as DB-B
45	Mandatory Distributions	Maybe Over 70.5 years	Maybe Over 70.5 years	Maybe Over 70.5 years
46	Felony Convictions			
47	Military Service	Keep plan, and receive creditable service for your period of service, provided that missed member contributions are made up. <ul style="list-style-type: none">• Show that you returned to service for your employer within one year of discharge. Show not dishonorably discharged.• Missed member contributions can be made as a one-time post-tax payment or over time through a series of pre-tax payroll deductions. Pre-tax contributions can also be made by rollover, from a qualified retirement plan.• Payments cannot extend more than three times the break in service or 5 years, whichever occurs first.	Keep plan, and receive creditable service for your period of service, provided that missed member contributions are made up. <ul style="list-style-type: none">• Show that you returned to service for your employer within one year of discharge. Show not dishonorably discharged.• Missed member contributions can be made as a one-time post-tax payment or over time through a series of pre-tax payroll deductions. Pre-tax contributions can also be made by rollover, from a qualified retirement plan.• Payments cannot extend more than three times the break in service or 5 years, whichever occurs first.	If an active member and called to active duty military service, the employer will make up all missed Defined Contribution 401(a) Plan contributions; however, employee will need to show that he or she has returned to service within one year of discharge. Will also need to show that he or she was not dishonorably discharged.
48	OPEB - Life Insurance	VRS Group Life Insurance Program Eligible to retain basic group life insurance benefits at no cost if: <ul style="list-style-type: none">• Eligible for a reduced or unreduced pension benefit when terminating employment (need min 5 years of eligible service.)	VRS Group Life Insurance Program Eligible to retain basic group life insurance benefits at no cost if: <ul style="list-style-type: none">• Eligible for a reduced or unreduced pension benefit when terminating employment (need min 5 years of eligible service.)	Eligible to retain basic group life insurance benefits at no cost if: <ul style="list-style-type: none">• At least age 50 with 10 years of service when the member terminates employment, or• At least age 55 with 5 years of service when the member terminates employment, and• Does not withdraw or rollover the full ICMA-RC 401 plan account balance. After the member terminates employment, benefits reduce over time.
49	Source (Unless Otherwise Commented)	RRS Member Handbook Sworn Employee Group	RRS Member Handbook Sworn Employee Group	RRS Member Handbook General Employee Group

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Information contained in this matrix is based on current knowledge and may change.

No.	Employee Type	General Employee	General Employee	General Employees	General Employees	Police and Fire	Police and Fire
1	Plan Name	Hybrid Plan (Defined Benefit)	Hybrid Plan (Defined Contribution)	Plan 1	Plan 2	Plan 1 (Enhanced Benefits Hazardous Duty)	Plan 2 (Enhanced Benefits Hazardous Duty)
2	Abbreviated Plan Name	VRS Hybrid - DB	VRS Hybrid - DC	VRS Plan 1	VRS Plan 2	VRS P&F Plan 1	VRS P&F Plan 2
42	Portability		Same as VRS Plan 1	VRS-covered position from a non-covered position with an employer that has a portability agreement with VRS, can transfer assets from the former employer's plan in exchange for VRS service credit: • Request within 18 months of beginning VRS-covered employment. • In a salaried, permanent full-time position and vested with the former employer.	VRS-covered position from a non-covered position with an employer that has a portability agreement with VRS, can transfer assets from the former employer's plan in exchange for VRS service credit: • Request within 18 months of beginning VRS-covered employment. • In a salaried, permanent full-time position and vested with the former employer.	VRS-covered position from a non-covered position with an employer that has a portability agreement with VRS, can transfer assets from the former employer's plan in exchange for VRS service credit: • Request within 18 months of beginning VRS-covered employment. • In a salaried, permanent full-time position and vested with the former employer.	VRS-covered position from a non-covered position with an employer that has a portability agreement with VRS, can transfer assets from the former employer's plan in exchange for VRS service credit: • Request within 18 months of beginning VRS-covered employment. • In a salaried, permanent full-time position and vested with the former employer.
43	Purchase of Prior Service Credit	Purchasing prior service counts toward vesting and eligibility for retirement and the health insurance credit.	Purchasing prior service counts toward vesting and eligibility for retirement and the health insurance credit.	Purchasing prior service counts toward vesting and eligibility for retirement and the health insurance credit. Purchases of VRS-refunded service, no-cost military leave, ported service, sick leave or disability credit conversion at retirement and workers' compensation are unlimited. Up to combined total of 48 months of (exception of some active military service), the service must not be used to qualify for a benefit under another retirement plan: • Educational leave: Approved leave from a VRS-covered position • Family and Medical Leave Act (FMLA) leave: Leave • Federal service (salaried, full-time): Service in a civilian position with the federal government. • Leave for the birth, adoption or death of a child • Non-covered service with a VRS-participating employer • Non-ported service • Public service (salaried, full-time) other than VRS.	Purchasing prior service counts toward vesting and eligibility for retirement and the health insurance credit. Purchases of VRS-refunded service, no-cost military leave, ported service, sick leave or disability credit conversion at retirement and workers' compensation are unlimited. Up to combined total of 48 months of (exception of some active military service), the service must not be used to qualify for a benefit under another retirement plan: • Educational leave: Approved leave from a VRS-covered position • Family and Medical Leave Act (FMLA) leave: Leave • Federal service (salaried, full-time): Service in a civilian position with the federal government. • Leave for the birth, adoption or death of a child • Non-covered service with a VRS-participating employer • Non-ported service • Public service (salaried, full-time) other than VRS.	Purchasing prior service counts toward vesting and eligibility for retirement and the health insurance credit. Purchases of VRS-refunded service, no-cost military leave, ported service, sick leave or disability credit conversion at retirement and workers' compensation are unlimited. Up to combined total of 48 months of (exception of some active military service), the service must not be used to qualify for a benefit under another retirement plan: • Educational leave: Approved leave from a VRS-covered position • Family and Medical Leave Act (FMLA) leave: Leave • Federal service (salaried, full-time): Service in a civilian position with the federal government. • Leave for the birth, adoption or death of a child • Non-covered service with a VRS-participating employer • Non-ported service • Public service (salaried, full-time) other than VRS.	Purchasing prior service counts toward vesting and eligibility for retirement and the health insurance credit. Purchases of VRS-refunded service, no-cost military leave, ported service, sick leave or disability credit conversion at retirement and workers' compensation are unlimited. Up to combined total of 48 months of (exception of some active military service), the service must not be used to qualify for a benefit under another retirement plan: • Educational leave: Approved leave from a VRS-covered position • Family and Medical Leave Act (FMLA) leave: Leave • Federal service (salaried, full-time): Service in a civilian position with the federal government. • Leave for the birth, adoption or death of a child • Non-covered service with a VRS-participating employer • Non-ported service • Public service (salaried, full-time) other than VRS.
44	IRS Penalty	Withdrawal under 59.5 years = 10% penalty	Withdrawal under 59.5 years = 10% penalty	Withdrawal under 59.5 years = 10% penalty	Withdrawal under 59.5 years = 10% penalty	Withdrawal under 59.5 years = 10% penalty	Withdrawal under 59.5 years = 10% penalty
45	Mandatory Distributions	Separate employment, not required to take a distribution until age 73.	73	73 years	73 years	73 years	73 years
46	Felony Convictions	If employer determines conviction is related to your job duties, must direct that all employer contributions and VRS-related benefits be forfeited. All member contributions will be refunded to member.		If employer determines conviction is related to your job duties, must direct that all employer contributions and VRS-related benefits be forfeited. All member contributions will be refunded to member.	If employer determines conviction is related to your job duties, must direct that all employer contributions and VRS-related benefits be forfeited. All member contributions will be refunded to member.	If employer determines conviction is related to your job duties, must direct that all employer contributions and VRS-related benefits be forfeited. All member contributions will be refunded to member.	If employer determines conviction is related to your job duties, must direct that all employer contributions and VRS-related benefits be forfeited. All member contributions will be refunded to member.
47	Military Service	Serving in the military, you cannot contribute to the 457 Plan unless you continue to receive compensation from your employer. Return to position or to another position with an employer that offers the 457 Plan, can contribute the amount of deferrals not made during period of military leave. If applicable, receive the employer cash match on these make-up contributions. Receive prior service credit at no cost for each occurrence of leave from a VRS-covered position for active duty military service. Can apply for no-cost military leave at any time, provided discharge is not under dishonorable conditions and return to covered employment within one year of discharge.	Cannot contribute to 457 if serving in the military, unless receiving compensation from employer. If you return to your position or to another position with an employer that offers the 457 Plan, you may contribute the amount of deferrals you were unable to make during your period of military leave. If applicable, you will receive the employer cash match on these make-up contributions.	Serving in the military, you cannot contribute to the 457 Plan unless you continue to receive compensation from your employer. Return to position or to another position with an employer that offers the 457 Plan, can contribute the amount of deferrals not made during period of military leave. If applicable, receive the employer cash match on these make-up contributions. Receive prior service credit at no cost for each occurrence of leave from a VRS-covered position for active duty military service. Can apply for no-cost military leave at any time, provided discharge is not under dishonorable conditions and return to covered employment within one year of discharge.	Serving in the military, you cannot contribute to the 457 Plan unless you continue to receive compensation from your employer. Return to position or to another position with an employer that offers the 457 Plan, can contribute the amount of deferrals not made during period of military leave. If applicable, receive the employer cash match on these make-up contributions. Receive prior service credit at no cost for each occurrence of leave from a VRS-covered position for active duty military service. Can apply for no-cost military leave at any time, provided discharge is not under dishonorable conditions and return to covered employment within one year of discharge.	Serving in the military, you cannot contribute to the 457 Plan unless you continue to receive compensation from your employer. Return to position or to another position with an employer that offers the 457 Plan, can contribute the amount of deferrals not made during period of military leave. If applicable, receive the employer cash match on these make-up contributions. Receive prior service credit at no cost for each occurrence of leave from a VRS-covered position for active duty military service. Can apply for no-cost military leave at any time, provided discharge is not under dishonorable conditions and return to covered employment within one year of discharge.	Serving in the military, you cannot contribute to the 457 Plan unless you continue to receive compensation from your employer. Return to position or to another position with an employer that offers the 457 Plan, can contribute the amount of deferrals not made during period of military leave. If applicable, receive the employer cash match on these make-up contributions. Receive prior service credit at no cost for each occurrence of leave from a VRS-covered position for active duty military service. Can apply for no-cost military leave at any time, provided discharge is not under dishonorable conditions and return to covered employment within one year of discharge.
48	OPEB - Life Insurance	VRS Group Life Insurance Program	VRS Group Life Insurance Program	VRS Group Life Insurance Program	VRS Group Life Insurance Program	VRS Group Life Insurance Program	
49	Source (Unless Otherwise Commented)	VRS Hybrid Retirement Plan Handbook	VRS Hybrid Retirement Plan Handbook	VRS Plan 1 Handbook	VRS Plan 2 Handbook	VRS Plan 1 Hazardous Duty	VRS Plan 2 Hazardous Duty