

# **CITY OF JACKSONVILLE RETIREMENT SYSTEM**



## **CITY OF JACKSONVILLE CORRECTIONS OFFICERS RETIREMENT PLAN**

### **SUMMARY PLAN DESCRIPTION**

**January 31, 2022**

## **INTRODUCTION**

This document is intended to be a plain language summary of the administration and benefits provided by the City of Jacksonville Corrections Officers' Retirement Plan (also known as the "Corrections Officers' Pension Plan" or "COPP"). The COPP is designed to provide members with a lifetime of income once they retire and also includes provisions for disability and death benefits.

The following pages contain valuable information describing the main features of the COPP, including:

- When eligible members qualify for retirement;
- How the pension is calculated and how it can be paid including the Deferred Retirement Option Program (DROP);
- The benefits available to surviving spouses and minor children in the event of the member's death; and
- Additional information that will help you plan ahead.

While efforts have been made to provide an accurate summary, this document is not an official plan document and actual benefits are governed by the appropriate provisions of the actual statutes and ordinances which created the COPP. **If there are conflicts between those legislative provisions and this Summary Plan Description, the COPP will ultimately be administered and benefits will be provided only in accordance with the legislative provisions.** This Summary Plan Description is solely intended as a guide to COPP benefits and is not intended to

create a contract or promise of any specific benefit. **Nothing in this document is intended to, nor does it create a contract for benefits greater than provided by law.** Any questions you have regarding your rights or benefits under the COPP should be directed to the Pension Office.

This Summary Plan Description explains how the COPP works and what it can mean to you as you go about the process of planning for your financial future. Please read these materials carefully and share them with your family and trusted advisors.

### **LEGAL DOCUMENTS CREATING THE COPP**

The COPP arises out of Chapter 16 of the City Charter, Chapter 120 of Ordinance Code of the City of Jacksonville, and Chapter 112, Part VII, Florida Statutes. The City Charter and Code provisions are available for inspection at no cost through the free on-line library. The Florida Statutes are also available on-line at the Florida Legislature's website.

### **COPP BENEFITS**

The COPP is a contributory "defined benefit" public employee retirement plan. The COPP is established under Section 401(a) of the Internal Revenue Code and has been designated as a qualified plan by the Internal Revenue Service. Members make contributions to the COPP by payroll deduction on a pre-tax basis and the retirement benefit is calculated by a predetermined formula that produces a "defined benefit" over the life of the member and the surviving spouse of the member if applicable. The formula used to calculate the benefit is based on the number of years of service and takes into account the salary earned by the member.

### **COPP ADMINISTRATION**

The responsibility for the proper and effective operation of the COPP and for implementing the provisions of the Code is entrusted to the Pension Board of Trustees (BOT). The BOT consists of the following individuals:

1. The Chief Administrative Officer of the City or designee;
2. The Chief Financial Officer or designee;
3. The Chief Human Resources Officer;
4. The Chairperson of the General Employees Pension Advisory Committee;
5. The Chairperson of the Corrections Officers Advisory Committee;
6. A General Employee retiree chosen by the Retired Employees Association;
7. A COPP retiree officer chosen from among the retirees of that plan;
8. One citizen appointed by the City Council with professional experience in either finance, investments, economics, pension management, pension administration and/or accounting; and
9. Another citizen appointed by the City Council with the same qualifications listed above.

There is also a Corrections Officers' Pension Advisory Committee (COPAC) that consists of five (5) elected members that are all active employees participating in the COPP. The COPAC reviews activity and recommends actions to the BOT related to membership, benefits, disability applications, updates of System documents, and other administrative matters related to the fulfillment of COPP provisions outlined in the Code.

Day-to-day record-keeping, processing, and customer service functions for the COPP are conducted through the Pension Office which is overseen by the Pension Administration Manager. Additionally, the City Treasurer is responsible for administrative oversight and financial management of the COPP.

ADMINISTRATION OF COPP

- Pension Board of Trustees (BOT)—Responsible for overall administration and implementation of the statutes and ordinances providing for COPP benefits
- Corrections Officers' Pension Advisory Committee (COPAC)—Provides oversight and review of COPP including recommendation to the BOT regarding benefits, documentation, and other administrative matters
- Treasury Division—Oversees financial management of COPP and the Pension Office
- Pension Office—Responsible for the day-to-day operation of the COPP and for providing support as necessary to Treasury, COPAC and BOT for all COPP functions.

**PENSION OFFICE SERVICES**

The Pension Office is available to assist employees, former employees, retirees, survivors and others with needs and questions related to the COPP.

TO CONTACT THE PENSION OFFICE: CALL: 904-255-7280

PORTAL: <https://jaxpensionportal.coj.net>

WEBSITE: <http://www.coj.net/departments/finance/retirement-system>

E-MAIL: [citypension@coj.net](mailto:citypension@coj.net) (Please do not send sensitive information via e-mail unless secured)

LOCATION:

117 West Duval Street, Suite 330

Jacksonville, FL 32202

For in-person visits, members are encouraged to contact the Pension Office and setup an appointment in advance. Most requests can be handled by phone or e-mail.

COMMON SERVICES FOR ACTIVE MEMBERS AND FORMER EMPLOYEES

- Answering GENERAL QUESTIONS
- Calculating ESTIMATES of benefit amounts
- COUNSELING members regarding their COPP benefits and options
- Handling requests for credited SERVICE TIME PURCHASES
- Payment of CONTRIBUTION REFUNDS for non-vested employees leaving their positions
- Processing new age 65 TERM VESTED benefits
- Processing new RETIREMENTS and DROP elections and payments
- COMMUNICATIONS and SYSTEM UPDATES regarding COPP benefits

COMMON SERVICES FOR RETIREES

- Processing BENEFIT PAYMENTS
- Providing AWARD LETTERS/PENSION INCOME VERIFICATION LETTERS
- Processing CHANGE OF ADDRESS requests
- Processing DIRECT DEPOSIT changes and STOPPING DEDUCTIONS
- Updating TAX ELECTIONS using W4P forms
- Receipt of DEATH NOTIFICATIONS for retirees and survivors and processing SURVIVOR BENEFIT requests
- Conducting RETIREE VERIFICATIONS which requires retirees to return a form with their current information
- Annual distribution of 1099R TAX FORMS
- COMMUNICATIONS and SYSTEM UPDATES regarding COPP benefits

IMPORTANT DEFINITIONS

Some of the terms used in the Summary Plan Description have special meaning as applied within the COPP. A few of these terms are defined below:

**Accumulated Contributions.** The sum of all amounts deducted (or “picked-up”) from a member’s compensation on behalf of a member.

**Credited Service.** Membership credit upon which a member’s eligibility or benefit amount is based. Credited service is the number of years and months of full-time employment at the City (or for an eligible employer) for which employee pension contributions are made. Credited service generally starts on the first day of membership in the COPP and ends upon termination of employment or DROP entry. Member contributions are required to receive credited service. The pension date (or adjusted pension date) reflects the starting period for credited service. Pension date can be the date of hire, the date contributions started in the COPP or another date reflecting changes for breaks-in-service, leave without pay or purchased service time.

**Earnable Compensation.** A member’s base pay for regular hours worked as an employee, plus service raises and excluding bonuses, adjusted compensation, overtime, or any extra compensation over and above regularly budgeted salaries. Earnable compensation does not include payouts of accumulated leave taken as cash upon separation from service or amounts above a member’s IRS compensation limits. Some incentive pay is included in earnable compensation. The Pension Office can answer any questions about eligible pay.

**Final Monthly Compensation.** The member’s average monthly rate of earnable compensation for his/her highest 36 consecutive months (78 bi-weekly pay periods) out of the last 10 years of employment. Pay-periods with unpaid leave time are generally excluded.

**Member.** A person actively employed by the City (or eligible employer) making contributions to the COPP.

**Vesting.** The point at which a member has earned a right to retirement benefits. Any member who completes five years of credited service has a fully vested right to accrued benefits.

**Vested Benefit.** An immediate or deferred benefit to which a member has gained a non-forfeitable right to a present or future (at Age 65) benefits offered by the provisions of the COPP.

### **COPP MEMBERSHIP ELIGIBILITY**

In order to be eligible for membership, a person must meet the following conditions:

- 1) Hired prior to October 1, 2017 in a position covered by the COPP
- 2) Employed as a full-time Corrections Officer of the City of Jacksonville

Corrections Officers hired October 1, 2017 and later become members of the Public Safety Defined Contribution Plan (PSDC).

Previous members of the COPP that left employment may potentially re-enroll in the plan upon re-hire as a Corrections Officer as long as they were vested and did NOT remove their contributions from the COPP. To re-enroll, employees must notify Employee Services and the Pension Office upon being rehired as a Corrections Officer. Employees cannot actively contribute to both the COPP and the PSDC.

#### **MEMBERSHIP**

Employees must have been hired as a Corrections Officer PRIOR to OCTOBER 1, 2017 to potentially be a member of the COPP.



**PURCHASING CREDITED SERVICE**

Members are eligible to purchase previous full-time service with the City by paying their current contribution rate if they did not previously make contributions for that period. Payments may be made by (i) lump sum payment, (ii) roll over from another qualified retirement plan, (iii) payroll deductions, without interest, over a period not to exceed five years, or (iv) a combination of these payment options.

Members in receipt of Workers' Compensation may make contributions to the COPP which would have been made had the member been in regular pay status to continue to accrue credited service for up to six (6) months.

Members on approved leave of absence without pay status, who are not terminated from employment, may elect to make contributions, and receive credited service for up to six months.

Members who are vested may purchase up to two years of active-duty military service as credited service. Military service may be active duty, war time, or non-wartime service, provided that non-wartime service shall not exceed one year. All military service purchased under this section must have occurred prior to any employment with the City. Military service may be purchased at the rate of 20% of the member's earnable compensation.

Members with prior full-time paid service at a defined agency of the City may also be entitled to purchase credited service time at full actuarial cost if certain conditions apply. Those agencies include: Duval County prior to consolidation, any agency of the judicial branch of government in

Duval County also covered under FRS and not currently covered by this Plan, State Attorney in Duval County, Public Defender in Duval County, Jacksonville Transportation Authority, Duval County School Board, former Duval County Hospital, employees or officers of any Duval County constitutional officer who served under the FRS, Agriculture Department employees who participated in FRS, Jacksonville Port Authority, Jacksonville Aviation Authority, the Medical Examiner’s Office, and certain corrections officers for the Florida Department of Corrections. Members must provide proof of their full-time employment and proof that they did not and will not (and have not) receive a vested benefit from FRS or another retirement plan offered by the agency.

A member wishing to purchase credited service must make the request to the Pension Office and complete the purchase prior to leaving employment.

<b>CREDITED SERVICE PURCHASE SUMMARY—MUST BE ACTIVELY EMPLOYED</b>			
<b>Type of Time</b>	<b>How long</b>	<b>Cost</b>	<b>Notes</b>
Full-time worked without contributions	Unlimited	10% of CURRENT pay	
Workers Comp	Time on workers comp up to 6 months	Contributions based on regular pay status	
Approved Unpaid Leave	Up to 6 months	10% of CURRENT pay	
Military Time	Up to 2 years for	20% of CURRENT pay	Must be vested (5

Type of Time	How long	Cost	Notes
	approved wartime service; up to 1 year for other approved service		Years Credited Service) and provide DD Form 214, Certificate of Release or Discharge from Active Duty
Outside Agency Time	Time worked	Full Actuarial Cost	Complete list of eligible agencies available online and through the Pension Office. Proof of full-time employment and divestiture of retirement benefits from agency required.

**RETIREMENT ELIGIBILITY AND BENEFITS**

**Service Retirement.** Members of the COPP are eligible to retire with a normal pension benefit upon achieving one of the following:

- (1) completing 20 years of credited service, regardless of age; or
- (2) attaining age 65 with 5 years of credited service.

There is no mandatory retirement age.

Upon reaching one of the two conditions for retirement described above, a member is entitled to a retirement benefit of 3.0% of final monthly compensation (as defined above), multiplied by the number of whole years (and partial credit for whole months) of credited service up to 20 years plus 2.0% for time over 20 years, up to a maximum benefit of 80% of final monthly compensation.

Retirement from active status starts the day after the last-day-worked (“last-day worked” is defined as the last day for which an employee receives regular base pay salary). Retirement benefit payments cannot start before final active payroll is received and verified by the Pension Office. Retirees should allow at least one to two pay-periods after the final active payroll before retirement payments start. The initial payment will give credit back to the retirement date if eligible. Payments will continue until death.

SUMMARY:

<u>RETIREMENT ELIGIBILITY (Retirement directly from active employment)</u>
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<u>Normal Retirement</u>
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| <ul style="list-style-type: none"><li>• 20 Years Credited Service</li><li>• 5 Years Credited Service AND Age 65</li></ul> |
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NORMAL RETIREMENT BENEFIT AMOUNT

Credited Service (Using Years and Whole Months Up to 20 Years)

X

Accrual Percentage (3.0%)

Plus

Credited Service (Using Years and Whole Months Over 20 Years)

X

Accrual Percentage (2.0%)

X

Final Monthly Compensation

=

Monthly Benefit Amount

Monthly benefits are paid as bi-weekly amounts every two weeks until death.

**Cost-of-Living Adjustment.** Each retiree and survivor is eligible for a cost-of-living adjustment (“COLA”) December 1 of each year. The COLA consists of a 3% increase of the retiree’s or survivor’s pension benefits, which compounds annually. The COLA happens in the first full pay period of December for eligible retirees and survivors.

**Supplement.** In addition to the regular retirement benefit, there is also a supplemental benefit. The supplement is equal to \$5 multiplied by the number of years of credited service. This benefit may not exceed \$150 per month.

Retirees receive the full supplement within the first two payments of each month. If there is a third pay-period in the month it will NOT include a supplement since it was already paid in full earlier in the month.

### **LEAVING EMPLOYMENT BEFORE ELIGIBILITY FOR RETIREMENT**

**Less than five years of credited service.** A member who leaves the service of the City as a Corrections Officer prior to completing five years of credited service is NOT entitled to any retirement benefits from the COPP except a refund of employee contributions with no interest. **Once the funds are paid there will be no future benefit available from the COPP.**

Refund applications are available to members from the Pension Office after leaving employment as a Corrections Officer. Refund of contributions can be taken as direct payments (with mandatory 20% federal tax withholding) or as rollover payments, subject to rollover eligibility. Refund of contributions will not be made before final active payroll is received and verified by the Pension Office. Members completing a refund request should allow at least one to two pay-periods after final active payroll before they receive a refund of contributions. Members considering a refund of contributions should review the provided tax notice, consult with a financial advisor, and carefully consider all of the consequences of the decision related to their individual situations.

**More than five years of credited service.** A member who leaves the service of the City as a Corrections Officer prior to eligibility for normal service retirement, but who has completed five years of credited service (and has NOT taken a refund) is eligible to make application for a vested

benefit commencing at age 65 at a 3.0% accrual rate for each year of creditable service. Such benefits will be based on final monthly compensation and credited service as of the date of termination as a Corrections Officer. At commencement, the benefit will include the supplement and be eligible for COLAs. A member should apply for a vested benefit within 90 days of leaving employment.

Members can also request a refund of employee contributions with no interest. This election can be made up to six months prior to commencement of a vested benefit. Once the funds are taken there will be no future benefit available from the COPP.

Death of a separated vested (or non-vested) member/former employee will result in the return of employee contributions to the surviving spouse. If there is no surviving spouse, the employee contributions are paid to the estate.

Members that retain a vested benefit are eligible to re-join the Plan and earn additional benefits if they are hired in a position that is eligible for the COPP.

RECEIVING OR TAKING A REFUND OF EMPLOYEE CONTRIBUTIONS RESULTS IN A FORFEITURE OF ALL FUTURE COPP BENEFITS.
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**MINIMUM RETIREMENT BENEFIT**

The minimum retirement benefit received by a vested member was originally \$25 multiplied by the number of whole years of credited service not to exceed 30 years. For members retiring on or

after August 14, 1995, the minimum payment is increased at a compounded rate of 4% annually on each October 1. The minimum benefit per year of service as of October 1, 2021, is approximately \$72 per year of service not to exceed 30 years.

### **DEFERRED RETIREMENT OPTION PROGRAM (DROP)**

If eligible, a member may elect to join the Deferred Retirement Option Program, or DROP. Actively employed members of the COPP are eligible to join DROP after they reach 20 years of Credited Service. The entry date is the first full pay-period in January, April, July, and October. Members that elect DROP have credited service and final monthly compensation frozen for purposes of determining pension benefits. The supplement amount due in retirement is also frozen based on credited service at DROP entry-date. DROP members accrue their deferred retirement benefits plus interest and they are eligible to receive the DROP benefits (along with regular pension benefits) at retirement. When joining DROP the payroll deduction for participation changes from 10% to 2% of earnable compensation.

Eligible COPP members can elect DROP by completing the approved forms and returning them to the Pension Office prior to the next DROP entry date.

Once approved, DROP entry is irrevocable unless an employee currently in DROP becomes an elected or appointed employee and revokes the DROP election. DROP participants are not eligible for disability benefits offered under the COPP. Survivor benefits will apply to DROP members.



### **DROP TIME-PERIOD**

For members that enter DROP prior to 30 years of credited service the maximum time-period to participate in DROP is 130 bi-weekly pay-periods. For members that enter with 30 years but less than 31 years the maximum is 78 bi-weekly pay-periods. For members that enter with 31 years but less than 32 years the maximum is 52 bi-weekly pay-periods. Members are not eligible to enter DROP after reaching 32 years of service. Employees in DROP can choose to retire before the maximum time-period. The DROP entry-date is the first payroll date with the 2% deduction. DROP entry-date is also the date for the first DROP credit. DROP termination is the last payroll date for which a member worked a full pay-period. (Employment termination is typically a week prior to DROP termination.)

ENTERING DROP MEANS YOU ARE AGREEING TO TERMINATE EMPLOYMENT AT THE END OF YOUR DROP PERIOD. YOU CAN OF COURSE LEAVE SOONER THAN THAT IF YOU CHOOSE.
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### **DROP CREDITS AND INTEREST**

DROP credits are applied for DROP members with each full payroll of participation up to the maximum time-period. Credits are applied on pay-dates. DROP contribution credits include calculated base pension plus COLA but do not include the retiree supplement. COLA increases applied each December will apply to DROP credits. DROP credits end with the final full pay-period of participation.

DROP Interest is credited on a monthly basis as of month-end. The Pension Office credits monthly interest using the 1-year net rate of the Fund published by the Plan Custodian. Interest is typically credited for the month by the end of the following month or sooner if feasible. The minimum annual rate used is 2% (0.167% monthly) and there is no maximum rate.

DROP members can obtain updated DROP information through the pension portal or the Pension Office.

DROP interest is credited after DROP termination for up to 90 days as long as funds remain in DROP as of month-end within 90 days of DROP termination. DROP termination is the last payroll date that a DROP bi-weekly deposit occurs.

### **DROP PAYMENT OPTIONS**

Upon termination of employment and retirement, DROP members have the following options:

1. DROP Phase 2. Under this option the COPP retiree elects to receive the DROP balance over a period of time, up to a maximum time-period determined by approved mortality tables. The total balance divided by the elected pay-periods determines the bi-weekly amount added to the retiree bi-weekly payment until the DROP benefits are depleted. Annually, after September 30, interest is applied to the DROP Phase 2 balance based on the average balance for the year and the 1-year net rate of the Fund published by the Plan Custodian as of 9/30. The minimum annual rate used is 0% and the maximum rate is 14%. The bi-weekly payment is adjusted when interest is credited. Once DROP Phase 2 is

elected it cannot be changed except allowing for the retiree to take a 100% payment of the remaining balance as a lump-sum or a rollover.

2. Direct rollover payment paid to an eligible tax-deferred account such as an IRA or a qualified retirement plan. No taxes are withheld for direct rollover payments. This election can be made for any amount up to 100% of the available DROP benefits.
3. Lump sum payment paid directly to the member. The Pension Office is required to withhold 20% for federal taxes for lump sum payments made directly to the member. This election can be made for any amount up to 100% of the available DROP benefits.

DROP members can choose a combination of the options listed above as well.

DROP members may elect to delay receiving their lump-sum or Phase 2 payment. Interest credits apply for 90 days following termination of DROP. After 90 days no further interest will be applied to DROP benefits unless DROP Phase 2 is elected.

<u>SUMMARY OF DROP</u>
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| <ul style="list-style-type: none"><li>• COPP Members are generally eligible for DROP after reaching 20 years of Credited Service in the pension</li><li>• Base pension is frozen upon entry and COLAs start during DROP participation</li><li>• DROP members earn bi-weekly base pension and COLA credits in DROP and also get interest credited monthly</li><li>• The maximum period of DROP participation is 130 pay-periods (approximately 5 years)</li></ul> |
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- DROP funds are available at retirement as a lump-sum payment, a rollover, or a series of payments over time

### **APPLYING FOR BENEFIT PAYMENTS**

A member may apply for a service retirement benefit by contacting the Pension Office. It is best to make the request 4-6 weeks in advance of your retirement date. Members will need to identify a retirement date based on the day after the last day employed. Employees are encouraged to choose a termination date at the end of a pay-period (Fridays in between pay-dates). Employees should consider the pay-out of accrued leave when determining retirement date.

The Pension Office will complete a detailed review of records and pension benefits. The member will be provided with an estimate of retirement benefits. **Please keep in mind that final benefits may change based on changes to information or additional review.**

Members will be required to sign an election form and provide certain information. Examples include: direct deposit information, W4P for tax elections, signed retiree checklist, rollover detail if applicable and identification with proof of birth for members and spouses and proof of marriage if applicable. Contact information for the Pension Office including the Pension Office website is included in this document.

The Pension Office provides communications regarding initiation of vested benefits just prior to age 65. A form is available on the website for refund of contributions for members no longer

employed. Former employees that choose to take a refund of employee contributions forfeit all future benefits from the Plan. You can also contact the Pension Office to commence these benefits.

### **TAX WITHHOLDING**

Ongoing service-retirement benefits and non-service-related disability pensions are taxable and subject to federal withholding. Retirees will complete a W4P form in order to calculate required federal withholding for ongoing retirement benefits.

Lump-sum payments taken as direct payments are subject to mandatory 20% federal tax withholding. Some lump-sum payments may be eligible for rollover.

The retiree will receive a tax form from the COPP at the end of each January reporting the income received in the prior year. For specific tax advice you should consult a qualified tax expert.

Keep in mind some medical deductions may be tax-exempt for former public safety employees up to an allowed limit. Please consult with your health care administration provider or a tax professional for more details.

### **RETURNING TO WORK AFTER RETIREMENT**

Employment outside the City or eligible employer does not affect your retirement benefits.

Retired employees may return to work on a part-time basis (defined as 50 hours or less per 2-week

pay-period) and continue to receive their pension benefit. The same is true for retired employees rehired into temporary positions (positions designated as 6-months or less).

Retired employees in the COPP may also be rehired (full-time, part-time, or temporary) as a court bailiff and continue to receive COPP pension benefit payments. The same applies to other positions covered by the Code as an exception including logistical and technical support officer, corrections bond custodian, chaplain, stable manager, corrections mail coordinator, aviation supervisor, court bailiff supervisor, Community Projects inmates work crew supervisor, or temporary corrections officer (if eligible).

If a retiree returns to work for the City in a full-time position covered by the COPP or one of the Defined Contribution Plans offered under Chapter 120, all retirement benefit payments will cease for the period of re-employment unless the position qualifies as an exception. Members that are hired again to a position eligible for the COPP that did not enter DROP will continue participation in the COPP. An updated benefit will be calculated when the member leaves employment again or enters DROP. Members that rejoin and work LESS than four years in the new period can earn an updated benefit based on the new employment period using the original final monthly compensation. Members that rejoin and work MORE than four years in the new period can earn an updated benefit based on the new employment period using a newly calculated final monthly compensation. The COLA wait period will restart for members that receive an updated benefit.

Retired COPP pensioners rehired full-time that are NOT eligible to re-join the COPP will join the applicable DC Plan if eligible. The rehired member's benefits in the COPP will be frozen at the

level in effect at the time of re-employment and will re-commence at the same amount (with COLAs applied if applicable) upon separation from service. (No payments are due for the period the rehired pensioner was employed.)

### **DEATH AFTER RETIREMENT**

Upon the death of a retired member, the surviving spouse receives 75% of the member's retirement benefit and the full supplement. In order to qualify as a surviving spouse, the spouse must be married to and living with the member at the time of the member's death and have been married to the member for a minimum of 365 days immediately prior to death. The surviving spouse's benefit will continue until death and is not affected by remarriage. If there are dependent children under the age of 18, the benefit is increased by 10% for each child to a maximum of 100% of the retiree's pension. Any increase for a surviving minor child is paid to the child at the direction of a guardian of the child and stops when the child turns age 18.

Orphaned children under the age of 18 are entitled to the same benefit as a surviving spouse without children, not to exceed the amount of the surviving spouse benefit in total. The benefit will continue until their marriage or until they reach the age of 18. Children under the age of 18 whose parent is a retiree of the COPP shall receive a benefit of \$300 per child per month upon the death of the retiree where no other survivorship benefit is available, but not to exceed the member's maximum benefit. The benefit continues until the earlier of the child's marriage or reaching age 18. Survivor benefits for eligible disabled children under age 18 may be payable for the life of the child subject to review.

DEATH BENEFITS AFTER RETIREMENT

- Eligible Spouses receive 75% of the retiree's base benefit with COLAs and the full supplement
- Additional benefits provided for surviving children under age 18
- Remaining employee contributions payable to estate if not exhausted and no other survivor benefit is payable

**ACTIVE DEATH PRIOR TO RETIREMENT**

If an active employee member of the COPP dies before retirement, and is not eligible for a time service retirement, the surviving spouse will receive 75% of the pension the member would have received if the member retired with a time service retirement based on a 2% annual accrual rate. Service time will apply based on assuming the employee would have worked until the first point of retirement eligibility (not early retirement). If the member was eligible for a service retirement, the base benefit will be calculated as if the deceased member was a retiree, and the spouse will receive 75% of the base benefit. The spouse will also receive the full supplement based on actual full years of service worked by the member. The benefits will be increased by 10% for each of the member's children under the age of 18, up to a maximum of 100% of the member's pension benefits. Any increase for a surviving minor child is paid to the child at the direction of a guardian of the child and stops when the child turns age 18.

Orphaned children under the age of 18 are entitled to the same benefit as a surviving spouse without children, not to exceed the amount of the surviving spouse benefit in total. The benefit will continue until their marriage or until they reach the age of 18. Children under the age of 18 whose parent is a member of the COPP shall receive a benefit of \$300 per child per month upon



the death of the member where no other survivorship benefit is available, but not to exceed the member's maximum benefit. The benefit continues until the earlier of the child's marriage or reaching age 18. Survivor benefits for eligible disabled children under age 18 may be payable for the life of the child subject to review.

**DEATH BENEFITS FOR MEMBERS THAT DIE AS ACTIVE EMPLOYEES**

- If member was NOT retirement eligible, base benefit is based on a 2% accrual and assumes service time until retirement eligibility (supplement is based on actual service time)
- If member was retirement eligible, base benefit calculated assumes the member was a retiree
- Eligible Spouses receive 75% of the member's base benefit with COLAs and the full supplement
- Additional benefits provided for surviving children under age 18
- Remaining employee contributions payable to estate if not exhausted and no other survivor benefit is payable

**DISABILITY BENEFITS**

A member who has suffered an illness, injury or disease which renders the member permanently and totally incapacitated, physically or mentally, from regular and continuous duty as a corrections officer of the City is considered disabled under the terms of the Retirement System. The Retirement System provides two types of disability benefits: a service-related disability benefit, and a non-service-related disability benefit.

**Service-related disability.** A service-related disability is a disability arising from an accident, illness or injury arising in the performance of service with the City. The service-related disability benefit is 50% of the member's final monthly compensation at the time of the disability.

**Non-service-related disability.** A member is only eligible for a non-service-related disability retirement upon completion of five years of credited service. A non-service-related disability retirement is 25% of the member's final monthly compensation at the time of the disability. For each year of service in excess of five years, the benefit shall be increased 2.5% to a maximum of 50%.

Payments of disability benefits are payable each pay-period after termination and will continue until the recovery from the disability or death. A supplement is paid as part of the benefit and COLAs apply for eligible retirees. Upon the death of member who is in receipt of disability benefits, an eligible surviving spouse shall receive 75% of the disability benefit, payable for life.

**A disability benefit cannot be based on a condition which pre-existed membership in the Plan.**

A member who receives a disability pension may be reexamined by the BOT or COPAC at any time, and if found to have recovered, must resume active service with the City if a position offered. If a member recovers, yet refuses re-employment with the City, the disability retirement benefits will be terminated.

**DISABILITIES THAT DO NOT QUALIFY**

A member may not receive disability benefits if the disability is the result of: (1) excessive or habitual use of drugs, intoxicants, or narcotics by the member; (2) an injury or disease sustained by the member while willfully and illegally participating in fights, riots, or civil insurrections, or while committing a crime; (3) an injury or disease sustained while the member was serving in the armed forces; or (4) self-inflicted wounds or conditions.

**APPLYING FOR A DISABILITY RETIREMENT BENEFIT**

A member must complete an application on a form provided by the Pension Office. Application for disability benefits must be made while still a member of the COPP, meaning still actively employed at the time of application. As part of the application, the member must agree to any medical releases necessary to permit the Pension Office, the City's Medical Review officers, COPAC and BOT to review the medical records needed to determine the question of disability. The member will also be required to submit to medical examinations as requested.

Once the application and medical review is completed it is presented to the COPAC. The COPAC can request more information, deny the application, or recommend approval to the BOT. If denied, the applicant can request an evidentiary hearing. The COPAC will provide a recommendation following the hearing. At that stage the applicant can appeal directly to the BOT if necessary. The BOT makes the final determination on the question of disability.

**DISABILITY RETIREMENT STEPS**

1) APPLICATION—Submit Application including medical information and releases. Must be completed

while still employed. Two physician's statements are requested.

2) INITIAL REVIEW AND MEDICAL EXAMINATION—Application and medical information is reviewed by the Pension Office and Medical Review Officers. Applicant required to complete any requested medical examinations and produce any additional requested information at this stage.

3) COPAC REVIEW—COPAC considers case resulting in: request for more information, denial, or recommendation to BOT for approval. Applicants can request an evidentiary hearing with the COPAC based on results.

4) BOT REVIEW—Final stage of process before approval.

### **FORFEITURES**

Members that separate from service before vesting will not receive any benefits from the COPP, although you are entitled to a refund of your contributions. In addition, benefits are forfeitable pursuant to the provisions of Section 112.3173, Florida Statutes, which provides for the forfeiture of retirement benefits of persons convicted of specific offenses even if you have vested in your benefits. Pension benefits may also be forfeited if you are terminated by reason of your admitted commission, aiding, or abetting of a specified offense.

### **DIVORCE, IDOs, IWOs, QDROs**

Pension benefits are considered marital property subject to division in a divorce proceeding. While the benefits are not subject to distribution until after a member terminates employment with the City, a court can determine that upon distribution, a certain portion of the pension benefits may be awarded to a former spouse through the Domestic Relations Depository.

The State has provided that Income Deduction Orders (IDOs) or Income Withholding Orders (IWOs) for alimony and child support are mandatory court orders that the Pension Plan must follow. IDOs and IWOs are taken from benefit checks and remanded directly to the DOMESTIC RELATIONS OFFICE for distribution to the spouse. Separate pension checks are not issued to the former spouse. To be approved, the IDO or IWO must include the bi-weekly amount, must be marked as alimony or child support (no other reasons will be accepted including equitable distribution of marital assets), and indicate payment issued to the State.

Qualified Domestic Relations Orders (QDROs) are NOT accepted for payment of benefits to a former spouse or family member.

Divorce laws can be quite complex. Therefore, you may wish to speak to legal counsel to discuss your personal circumstances.

### **COPP RECORDS AND MEEETINGS**

The Treasury Division and Pension Office keeps accurate and detailed accounts of all investments, receipts, disbursements, and other transactions pertaining to the COPP. The Pension Office keeps a record of all BOT and COPAC proceedings and they are available for public inspection. The BOT and COPAC meetings are open to the public.

### **HIGHLY COMPENSATED CONSIDERATIONS**

Some highly compensated members may be subject to limits and receive different benefits from the COPP based on IRS limits including Section 415 and Section 401(a)(17). The Pension

Office provides members detail regarding these limits as needed.

### **COLLECTIVE BARGAINING AGREEMENTS**

For employees represented by bargaining units, retirement benefits are subject to collective bargaining under the Florida Public Employees Labor Relations Act, Chapter 447, Part II, Florida Statutes, as interpreted by the Florida Supreme Court, and may be negotiated from time to time. Any contract provision must be made effective by changing the ordinances which govern this Retirement System.

### **COPP FUNDING**

Money is contributed to the COPP Trust by the members and the City. Under Florida Law, the City is responsible for making certain that the COPP is actuarially sound. The required City contribution is currently determined each year by an actuarial valuation. The valuation is performed to make sure that the Retirement System is able to pay benefits to members. The member contributions and the City contributions are invested in a diversified portfolio of stocks, bonds, real estate, and other permissible assets utilizing an investment policy adopted by the BOT and managed by the Treasury Division. Information regarding the COPP valuation and investments is available on the Retirement System website and through the Pension Office.

### **CONTACT INFORMATION**

All questions should be directed to the Retirement System's Pension Office at:

City of Jacksonville Retirement System Pension Office  
City Hall, St. James Building  
117 W. Duval Street, Suite 330

Jacksonville, FL 32202  
Phone: (904) 255-7280

E-mail: [citypension@coj.net](mailto:citypension@coj.net)

Pension Portal: <https://jaxpensionportal.coj.net>

Pension Office Website: <http://www.coj.net/departments/finance/retirement-system>

Fax: (904) 588-0524

[Municipal Code Website: http://library.municode.com](http://library.municode.com)

[State of Florida Legislation Website: www.leg.state.fl.us](http://www.leg.state.fl.us)

Official correspondence for the Retirement System, the BOT, COPAC, Treasury or the Pension Office can be sent to the address listed above. You can also send information to this address to the attention of the Pension Administration Manager or the City Treasurer.

CONTACT THE PENSION OFFICE AT 904-255-7280 OR AT CITYPENSION@COJ.NET FOR ASSISTANCE WITH ANYTHING RELATED TO THE COPP
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### **SUMMARY**

The foregoing Summary Plan Description has been designed to help answer some of your questions about how the COPP is organized and managed. The final authority on any interpretation of the COPP is the actual legislation which created it. In the event of any conflict between this summary and those laws, the COPP will ultimately be administered and benefits will be provided only in accordance with the law.
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*Nothing in this summary is intended to, nor does it, constitute a contract for benefits.* The ordinances governing the COPP may be found within the Charter and Ordinance Code of the City of Jacksonville. The City Code may be reviewed in the office of City Council, Legislative Services, or online at [www.municode.com](http://www.municode.com). Plan website address is: <http://www.coj.net/departments/finance/retirement-system>