



RETIREMENT BENEFIT PLANS SUMMARY FOR VIRGINIA DEPARTMENT OF HEALTH EMPLOYEES WORKING FOR ALEXANDRIA CITY DEPARTMENT

Administered by the Finance Department Pension Administration Division

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Intranet for employees - AlexNet (Departments/Finance/Pension Administration Division); and 2) City website - alexandriava.gov/retirement Web sites have plan information, including plan documents, for all of the City retirement and 457 Deferred Compensation Plans. Pre-recorded retirement related information: 703.746.3906					

This document summarizes retirement plans that VDH employees may be eligible to participate in while working for the City. The section on each plan covers the eligibility requirements for that plan. These plans are covered in this summary:

1. City of Alexandria Supplemental Retirement Plan – **mandatory for regular, full-time and regular, part-time employees**
2. City of Alexandria 457(b) / 457 Roth Deferred Compensation Plan – **voluntary plan**, payroll-deducted pre-tax / post-tax retirement savings
3. Payroll Deduct Roth IRA with Mission Square – **voluntary plan**, payroll-deducted after-tax retirement savings

Supplemental Retirement Plan “City Plan” Contract# 16741 Recordkeeping Administrator is Empower <i>For state employees at Alexandria Virginia Department of Health</i>		
1	Type of Plan	Defined benefit pension plan Note: There is a separate summary for Deputy Sheriffs, Medics, and Fire Marshals
2	Eligibility	<p>Regular, full time City employees and regular, part-time City employees who are scheduled to work at least 50% time and who are not covered under the Firefighters & Police Officers Pension Plan are participants.</p> <p>This is a separate plan from the Virginia Retirement System retirement plans. For regular, full-time employees this benefit is in addition to the benefit provided by VRS.</p> <p>For regular, part-time employees working at least 50% time, this is the retirement plan.</p> <p>Deputy Sheriffs, Emergency Medical Technicians, and Fire Marshals have a separate summary.</p>
3	Unreduced Retirement	At least age 65 with at least 5 years of Credited Service or at least age 50 with at least 30 years of Credited Service
4	Reduced Retirement	At least age 55 with at least 5 years of Credited Service
5	Contributions	<p><u>Employees who began participating after 6/30/2009</u> Employees contribute 2% and the City contributes 2.98% in FY 2025. Employees rehired after 6/30/2009 who previously withdrew employee contributions from the plan will also contribute 2%.</p> <p><u>Employees participating prior to 7/1/2009</u> City contributes 4.98% in FY 2025. Prior to 7/1/2009, 2% of the City-paid contributions were designated as employee contributions.</p>
6	Vesting	Vesting is the minimum length of service needed to qualify for a retirement benefit, if you meet the age and service requirements for your plan. Employees are vested when they accrue five years of service in the plan. However, <u>regular, full-time employees</u> 60 years of age or older are vested regardless of service. Employees accrue one month of vesting service for each full month worked.
7	Credited Service	Full time employees receive Credited Service for each month the City and/or employee makes a contribution. Part-time employees accrue Credited Service on a pro-rata basis determined by scheduled work hours.

8	Benefit Formula	<p>Service earned after 12/31/1987 0.8% multiplied by Average Earnings multiplied by years of Credited Service earned after 12/31/1987,</p> <p><u>Plus, for service earned before 1/1/1988</u> The sum of (b)(1) and (b)(2) increased by (c). (b)(1): 1.625% of Past Service Compensation up to \$100 plus 0.25% of Past Service Compensation in excess of \$100, multiplied by Years of Credited Service earned after 7/31/1960 but prior to 8/1/1979 PLUS (b)(2): 1.625% of Participant's Average Earnings up to \$100 plus 0.25% of the Participants' Average Earnings in excess of \$100, multiplied by Years of Credited Service earned after 7/31/1970, but prior to 1/1/1988 (c): increased by 50%</p>
9	Average Earnings	Highest average monthly earnings (excluding overtime, shift differential, bonuses, etc.) over any 36 consecutive full calendar months of Credited Service during the 180 full calendar month preceding retirement or termination
10	Retirement Payout Options	At retirement, employees choose their payment option. Options include life annuity, various life annuity and survivor/contingent annuitant options, lump-sum option
11	Termination Prior to Retirement	Terminating employee may receive a lump-sum distribution of the employee contributions that they paid plus any employee contributions that the City paid prior to 7/1/2009. Taking a payment will result in a forfeiture of service credits and any benefits at a later date. Vested employee may leave contributions and service credits in account and receive a monthly pension at a later date when eligible for retirement.
12	Cost of Living Adjustment (COLA)	Plan does not have a COLA provision
13	Death Benefits	Beneficiary receives a lump sum payment of any employee contributions plus applicable interest
14	Prior Service Buy-back	Not permitted
15	Disability Retirement	An active vested employee who is eligible for Social Security disability benefits may be eligible to receive a benefit five months after disability onset. The amount of the benefit is the same as the unreduced retirement benefit computed using the formula on the date of the member's disability. <i>Employees who retired under the Fire and Police Pension Plan with a disability retirement are not eligible to receive a disability benefit from this plan.</i>
16	Empower Contact Information	<p>Website: www.empowermyretirement.com Toll Free Access 1-800-338-4015 Call Center available 8 a.m. – 9 p.m. ET Monday – Friday</p> <p>Please contact the City Finance Department Pension Administration Division staff for questions on Supplemental Retirement Plan benefits and eligibility.</p>

This is a summary of retirement benefits. The provisions of the plan documents will prevail in any instances where this summary differs from the plan document.
Plans are subject to change.

Revised 07/15/2024

IMPORTANT

Contact Pension if City Supplemental Retirement Plan (SUP RET 2%) contributions are not being deducted from your paycheck by end of your second month. We will have to take out all missed contributions if we find out later that contributions were not deducted.

Supplemental Retirement Plan Board

The primary purpose of the Pension Board is to manage the investment of the Plan assets. The Board may also recommend benefit changes to the City Manager which the City Manager may recommend to City Council to adopt.

The Board is made up of management representatives and employees representing each of the following groups of employees: General Service Employees, Deputy Sheriffs, and Medics and Fire Marshals. The names of the Employee Representatives are shown on the Pension webpage. Look under Supplemental Retirement Plan and Supplemental Retirement Plan Board.

FORFEITURE OF RIGHT TO RETIREMENT BENEFITS

In the event of the Participant's felony conviction or plea of guilty or nolo contendere to a felony crime that arose out of the performance of his or her duties for the City, the Participant shall forfeit and cease to have any right to receive his or her Accrued Benefit (or any other benefit under the Plan except the Employee Retirement Contributions which shall be refunded to the Participant without interest).