

Preparing for Retirement

from Fairfax County



A Guide For:

Fairfax County Police Officers

*Information on Normal Service, Early Service
and
Deferred Vested Retirements*

This booklet is a summary of information for Fairfax County employees retiring on a Normal Service, Early Service or Deferred Vested Retirement. You can find more detailed information about these subjects in the Active Police Officers Retirement System Handbook and County Personnel Regulations and Policies.

(The Fairfax County Code will govern in the event of any error in this booklet.)

Fairfax County Retirement Systems

Police Officers Retirement System (URS)

10680 Main Street, Suite 280
Fairfax, VA 22030-3812

703-279-8200

TTY: 711

1-800-333-1633

FAX 703-273-3185

www.fairfaxcounty.gov/retirement/

**This Retirement Handbook is for
Members of Fairfax County
Police Officers Retirement System Plans A & B**

Note: All Police Officers who were sworn in as Fairfax County employees prior to January 1, 2013 are members of Police Officers Retirement System **Plan A**.
All Fairfax County Police Officers who were sworn in on or after January 1, 2013 are members of Police Officers Retirement System **Plan B**.



A Fairfax County, Va., publication

Preparing for Retirement HANDBOOK

RETIREMENT INFORMATION – Police Officers Retirement System

page #

I'm Almost Ready To Retire . . . Is Counseling Available?	1
When Can I Retire? What Kind of Retirement Will I Be Eligible For?	1
Retirement Timing Decisions	3
Other Questions	4
Your First Retirement Payment	5
Direct Deposit	6
Other Information.....	6

BENEFIT CONSIDERATIONS (County)

Leave Payoff.....	6
Health Insurance	7
Dental Insurance	9
Group Term Life Insurance.....	9
Health Care and Dependent Care Spending Accounts	10
Deferred Compensation	11
Beneficiary and Address Changes	12

ADDITIONAL INFORMATION

Credit Union.....	12
LiveWell.....	13
Fitness Center	13
Prohibition Regarding Future Employment Activities.....	13
Social Security	13
Medicare.....	14
Services for Older Adults and Volunteer Opportunities	15

APPENDIX

Retirement – Police Officers Retirement System

I'm Almost Ready to Retire . . . Is Retirement Counseling Available?

Individual retirement counseling is available for employees who are within 6 months of planned retirement or DROP entry. Before attending a retirement counseling session, you may request a personalized estimate of your retirement benefits. Please complete and submit a "Benefit Estimate Request" and allow approximately 4 weeks for your estimate to be mailed to your home address. This form is available on the Retirement Systems website at www.farifaxcounty.gov/retirement under the link for "Forms A-Z".

When Can I Retire? What Kind of Retirement Will I Be Eligible For?

To understand how your benefit is calculated, you need to understand the definition of the term *Final Average Salary (FAS)*. Final Average Salary is the average of the highest consecutive 78 bi-weekly pay periods any time in your career with the County. Periods of Leave Without Pay (LWOP) for approved Family and Medical Leave will be ignored when calculating highest consecutive pay periods.

- **NORMAL RETIREMENT:** You will be eligible to retire on your 55th birthday or when you have at least 25 years of service. Any sick leave you have at retirement will be counted as additional service for members in Plan A. Plan B members have a cap of 2,080 hours of sick leave that will count as retirement service credit (172 hours of sick leave equal one month of service). Leave Without Pay (LWOP) except for approved Family and Medical Leave does not count as creditable service.

Your normal retirement benefit will be calculated as follows:

2.8% times your FAS (including sick leave but excluding all LWOP) times years of benefit service. The total is then increased by 3%.

- **EARLY RETIREMENT:** You are eligible to retire early once you have 20 years of creditable service. To figure your early retirement benefit, multiply the amount you receive under the normal retirement formula by an early retirement percentage. This percentage is based on your age and service at retirement. These early retirement percentages can be found in the Police Officers Retirement System Handbook.

- **DEFERRED VESTED RETIREMENT:** If you resign with at least five years of service and leave your contributions in the System, you may be eligible for a Deferred Vested Benefit. A deferred vested benefit is calculated in the same way as your normal retirement benefit (based on your salary and service with the County). You will begin to receive this benefit the month after you turn age 55.

- **Automatic Benefit for Surviving Spouse and Children:** If you should die either before retiring or after retiring on a service pension, your spouse (or eligible surviving

handicapped child if there is no spouse) will receive a death benefit of \$2,279.67 per month. In addition each eligible surviving child will receive \$911.86 up to a maximum family benefit of \$4,559.32. *(These benefit amounts have been updated to reflect the retiree COLA effective 7/1/2016, and are indexed annually.)* The benefit to your surviving spouse continues until his or her death. Surviving unmarried children under age 18 who are not supporting themselves (up to age 23 if they are full-time students) are eligible for the benefit. You may also elect an optional Joint and Contingent Spouse and Handicapped Child option, explained in a later section.

Retirement Timing Decisions

- **When Should I Retire or enter the DROP?** There is no mandatory retirement age, so you can continue working after you become eligible to retire.

You must be eligible for Normal Retirement to enter the DROP. You must give at least 60 days' notice, by application, to enter the DROP and DROP entry is only applicable on the first day of a pay period. For a schedule of DROP entry dates and deadlines, please review the DROP Application Schedule on the Retirement Systems website at www.fairfaxcounty.gov/retirement/pdfs/a049-drop-application-schedule.pdf.

Just because you do not apply for retirement or DROP entry as soon as you are eligible, that does not mean that you cannot apply at any future date.

There are several things you may want consider before deciding when during the course of the year you wish your retirement or DROP participation to become effective.

Market Adjustments and Pay Increases: You may wish to wait until after the effective date of a market adjustment or salary increase in order to have your FAS and annual leave/compensatory time payoff calculated at the highest possible salary, or choose a date that will provide you with the highest possible prorated first year adjustment on your retirement benefit.

Leave Implications: You may wish to retire before your excess annual leave is converted to sick leave or excess compensatory time is lost in January OR, you may choose to wait until after excess annual leave is converted to sick leave, since some or all of your sick leave will count towards retirement service credit for retirement or DROP entry. **Please note:** *Any sick leave earned during the DROP is use or lose; your retirement benefit will not be re-calculated at the end of the DROP.*

Tax Implications: You may wish to choose a retirement date that allows your annual leave/compensatory time payoff to be paid after January 1 so that it will not be included as part of your taxable salary for your last year of employment.

- **Should I Elect a Joint and Contingent Spouse and Handicapped Child Option?** If you retire on a service retirement, you may elect a Joint and Contingent Spouse and Handicapped Child Option that entitles your surviving spouse (or eligible handicapped child) to receive all or a percentage (50%, 66²/₃% or 100%) of your retirement benefit after your death. This election must be made before you begin receiving benefits. Once you

make this election, it cannot be revoked. This benefit will continue, with annual COLAs, for your spouse's lifetime. If you elect this option, your benefit will be reduced. The amount of reduction depends on the difference in age between you and your spouse. If your spouse should die before you, your benefit will be increased to what it would have been had you not elected the option. For more specific information about this option, contact the Retirement Systems office.

- **Deductions/Taxes:** You will also have to make decisions about any deductions or tax withholding you may wish to have taken from your retirement check. You may request that deductions for County group term life, dental and health insurance premiums, as well as contributions (if any) to your credit union be taken from your retirement benefits. In addition, federal and Virginia state income tax will be withheld at your request. If you are liable for another state's taxes you will have to file estimated tax forms with that state.

Other Questions

- **Can My Benefits Be Assigned, Attached or Garnished?** No, except to the extent permitted by Virginia law for spousal and/or child support or for Internal Revenue Service (IRS) tax levy or Chapter 13 bankruptcy court orders.

- **Will I Receive Cost-of-Living Adjustments (COLAs) as a Retiree?** Yes. Retirees and DROP participants receive COLAs based on the lower of 4% or the Consumer Price Index increase for the Washington, D.C. area each year on July 1. COLAs are pro-rated in your first year of retirement and DROP participation.

- **Will My Retirement Benefit Be Taxed?** Retirement benefits are generally taxable. Contributions you made prior to January 1, 1985, however, have already been taxed and are not taxable again. According to IRS regulations, a small portion of these already-taxed contributions will be included in each of your retirement payments. At the end of each year, you will be sent a IRS Form 1099-R showing the taxable and previously taxed benefits paid to you that year along with the amount of any taxes you have had withheld.

- **What Information Will I Need to Retire?**

- ❖ A completed retirement application (*see last section for forms*)
- ❖ Birth Certificate or passport as proof of birth (*copy*)
- ❖ Birth Certificate or passport as proof of birth for your spouse (*copy*)
- ❖ Marriage Certificate or Marriage License (*copy*)
- ❖ Completed tax withholding forms***
- ❖ Completed Direct Deposit Form
- ❖ A copy of your notification letter to the Chief of Police

***In the absence of completed forms, taxes will be withheld at the married with three exemptions rate for federal taxes (one exemption for Virginia state taxes).

- **What Happens If I Return to Work For Fairfax County After I Retire?**

If you are hired to a position under your former appointing authority covered by the Police Officers Retirement System, your benefits will cease and you must again become a contributing member of the System. In essence you must "unretire." Then, when you re-apply for retirement, your new benefit will be the higher of either your previous benefit including applicable cost-of-living increases or a new benefit calculation which includes the creditable service and compensation received from the new position.

If you are hired to a position covered by one of the other Fairfax County Retirement Systems, you retain your annuity but are barred from joining the new System. In addition, your combined monthly salary and retirement benefits may not exceed 115% of the then current maximum monthly salary for a Deputy County Executive in the County's Compensation Plan. If you exceed that cap, your retirement benefit will be reduced.

Your First Retirement Payment

Retirement benefits are paid once a month on the last business day of the month. Since your first payment will include all retirement benefits earned from your date of retirement, it is often larger than subsequent payments. For instance, if you retire September 10, you will receive your first retirement payment the last working day of October. The payment, however, will include your retirement annuity for October and the portion of September after you retired. Monthly benefit payment information can be found in Web Member Services on the Retirement Systems website by clicking on Benefit Payroll History. Your current month's payment displays upon entry to that link.

Direct Deposit

Direct Deposit is required for the payment of benefits. You may have your funds deposited in nearly any bank, savings and loan or credit union. To sign up for Direct Deposit, complete the Retirement Systems Direct Deposit Authorization Agreement. To change banks or account numbers, visit our website under "Forms A-Z" and download a blank Direct Deposit form. Once completed, please mail or fax the form to the Retirement Systems office.

Monthly Retirement Pay Advice

Your monthly pay advice is available online, through Web Member Services (WMS). After you have entered your User ID and password, look under "Benefit Payroll History" for your retirement pay advice.

Other Information

It is important for you to keep abreast of changes in the laws and provisions that could affect your retirement and other benefits. All information affecting your benefits can be found on the Retirement Systems website at www.fairfaxcounty.gov/retirement. Notice the "Announcements" field on each page for any current notifications.

By creating an account within Web Member Services, retirees can view their benefit payroll history, tax withholding, deductions and more. Retiree information in WMS is updated in the middle and at the end each month. In addition, WMS provides a link to FairfaxNet so retirees can access Fairfax County news articles as well as Benefits and Open Enrollment information. Information in FairfaxNet is CURRENT.

To visit Web Member Services, go to www.fairfaxcounty.gov/retirement and click on *Retirement Account Log In* under "Related Links" in the left navigation bar. Establish an account by choosing a Username and Password. Log in and proceed. You will see a link to FairfaxNet at the bottom of the left navigation bar.

Benefit Considerations (County)

Leave Payoff

When you retire, you are paid for your accumulated annual and compensatory leave by DHR. Sick leave is not paid, but is used in the calculation of your retirement benefit. Employees retiring from the county may elect to defer their annual leave and compensatory time payoff up to the annual limits into the deferred compensation plan. Please see the section on Deferred Compensation, page 11, for more information.

There are several things to consider with regard to your leave payoff.

- **Social Security Benefits** – If you are eligible to receive Social Security benefits, your leave payoff could affect those benefits. This is because Social Security benefits are subject to an earnings cap and your leave payoff is considered earnings. We recommend that you contact the Department of Human Resources (DHR), Payroll Division regarding this matter.

- **Federal and State Tax Withholding** – Federal tax withholding is 25% on leave payoffs. State tax withholding is 5.75%.

- **Social Security and Medicare Tax Withholding** – If you receive your leave payoff before the end of the tax year in which you retire, and you have reached the maximum earnings subject to Social Security earnings for that tax year, you may not have Social Security tax withheld from your leave payoff. Medicare tax will be withheld.

- **Timing** – Routinely, your leave payoff is processed in the next applicable payroll period after all remaining base/normal/regular pay has been processed.

For information and assistance with regards to leave payoff, call the Department of Human Resources, Payroll Division at 703-324-3412.

Health Insurance

If you are enrolled in one of the County's health insurance plans at the time of your retirement, you and your eligible dependents can continue to be covered by the

County's plans at full cost to you. If you are not enrolled in a county health plan at the time of your retirement, or you elect to drop your coverage after retirement, you will NOT be able to enroll in a County Retiree health plan at any time in the future. At retirement, you may elect to remove dependents from your coverage or change your plan. After you retire you may drop dependents at any time but you may only add dependents or change plans if you have a qualified family status event or during the annual Open Enrollment for Retirees, generally held in October/November each year. If you are enrolled in the Kaiser Permanente HMO at retirement and move outside of their coverage area after you retire, you will not be eligible to continue coverage in that plan and you must enroll in a plan in which you are eligible for coverage. To ensure that you have no lapse in health coverage you must notify DHR-Benefits Division within 30 days of your move.

Remember: A mid-year election change such as the addition of a dependent or change in plans due to a qualified family status change, or a change in plan due to your relocation outside of the plan's service area must be made with DHR-Benefits Division *within 30 days of the event*.

After retirement, when you or your spouse become eligible for Medicare, you are required to enroll and maintain Medicare Part A and Medicare Part B coverage to be eligible for coverage in your county plan. If you do not provide proof of Medicare coverage prior to the date you become eligible for Medicare, your coverage will be permanently cancelled and you will not be eligible for coverage in a County Retiree health plan at any time in the future.

Note: If you have Medicare coverage when you retire, and plan to keep your County Retiree health insurance, you must submit a copy of your Medicare card along with your application for health insurance coverage, prior to your retirement date. To ensure your future claims are processed correctly, you must notify Medicare of the date you will no longer be covered by an Active employee group health plan. You may obtain the necessary form from DHR-Benefits Division or from your local Social Security office. The form must be completed by a representative from DHR-Benefits not your agency payroll contact.

As a retiree, you pay the full cost of your health insurance. If you elect to maintain your County health insurance coverage, the County will pay a subsidy toward the cost of your County health plan premium for retirees 55 years of age and older. You are not eligible for the subsidy until you reach 55 years of age. The health insurance subsidy is calculated according to age and years of service. Current rates for the Retiree Health Plans and subsidy amounts are available from the Retirement Systems website or from the Department of Human Resources, Benefits Division.

If you retire with an ordinary disability, your subsidy will be effective at the time of retirement and will be calculated based on your age and years of service. Service-connected disability retirees are eligible to receive the maximum subsidy at the time of retirement.

If you should die after retirement and have retired on a normal service retirement, your surviving spouse and/or dependents may continue to be covered by County health insurance only if they were covered as eligible dependents under your plan at the time of your death.

If your surviving spouse receives a survivor benefit (see section on Joint and Last Survivor's Benefit), the premiums will be deducted from your surviving spouse's retirement check. If you were receiving a subsidy at the time of your death, your surviving spouse will continue to receive the same subsidy if he/she is age 55 or over. If you were not yet eligible to receive the subsidy or if your surviving spouse is under age 55, then he/she will begin receiving your subsidy amount when they turn 55 years of age.

If your surviving spouse does not receive Survivor Benefits from the County, he or she may continue to be enrolled in the County health insurance plan by signing up for direct billing with ACH debit. These surviving spouses are not eligible for the health plan subsidy. Surviving dependents may also continue to be enrolled in the health insurance plan by signing up for direct billing with ACH debit, until such time as they turn age 26 or lose their status as an eligible dependent.

If you have any questions regarding health, dental or life insurance benefits, contact the plan's Customer Service office, or the on-site representative when applicable. If you want to make changes to your coverage, contact DHR-Benefits Division through HR Central at 703-324-3311.

Please Note: Soon after your retirement, you will receive a COBRA notice from DHR-Benefits Division. This is a federally-mandated COBRA notification that advises all former active employees that were covered under any of the County's health plans of their rights to continue their County health insurance in accordance with COBRA guidelines. The County is required by law to send these notices. If you have already made an election to continue your health coverage by deduction from your retirement check then no action is required from you unless you wish to continue to your Healthcare Flexible Spending Account (FSA).

Dental Insurance

Retirees, who are covered by dental insurance when they retire, may continue to have dental insurance premiums deducted from their checks. Rules for breaks in coverage and surviving spouses and dependents are the same as for health insurance. Retirees pay the full cost of dental insurance in retirement.

Please Note: The County reserves the right to make changes in the health, dental, and life insurance benefits, so they may not continue at the same level that exists when you retire. Make sure to watch your mail and the Retirement Systems website for Open Enrollment information each year, to keep apprised of any changes that may affect your insurance benefits.

If you have any questions regarding health, dental or life insurance benefits, contact the plan's Customer Service office, or the on-site representative when applicable. If you

want to make changes to your coverage, contact DHR-Benefits Division through HR Central at 703-324-3311.

Group Term Life Insurance

If you are covered by the County's Group Term Life Insurance when you retire, your coverage may continue into retirement. Your share of the premiums will be deducted from your retirement check and the County will continue to pay a portion of the premium. The first of the month following your retirement, the value of your basic and optional term life, if applicable, will reduce to 65% of the amount in effect prior to your retirement provided it has not been reduced due to your attaining 65 years of age as an active employee. The month following your 70th birthday, the value of your coverage will reduce to 30% of the amount in effect immediately prior to your retirement or age 65 reduction. You have the option of reducing your coverage to \$12,500 at retirement or anytime thereafter.

Once you elect the reduced coverage of \$12,500, there will be no future reduction in coverage due to age. The Accidental Death and Dismemberment provision of the policy terminates at your retirement.

At the time of your retirement you have several options regarding the continuance of your Group Term Life Insurance. Your individual options are based on the coverage you have as an active employee. In all cases, retirees may elect to discontinue coverage altogether. When you retire, you may elect one of the coverage level options listed below as long as it is equal to or less than your current coverage level.

- Reduce coverage to \$12,500 – retiree will pay for ½ the coverage at age-banded rates
- Basic coverage – retiree will pay for ½ the coverage at age-banded rates
- Basic + 1 X salary optional – retiree will pay for optional coverage at age-banded rates
- Basic + 2 X salary optional – retiree will pay for optional coverage at age-banded rates
- Basic + 3 X salary optional – retiree will pay for optional coverage at age-banded rates
- Basic + 4 X salary optional – retiree will pay for optional coverage at age-banded rates

Note: The County will pay the full group term life premium for any retiree age 80 or older that has total coverage of \$12,500 or less.

Age-banded rates per \$1,000 in coverage (as of January 1, 2017)

30-49	\$ 0.19
50-59	\$ 0.36
60-79	\$ 0.59
80-84	\$ 5.04
85-89	\$ 8.54
90-94	\$25.08
95+	\$48.58

For information about life insurance premiums, beneficiary designations, or other coverage related questions, please call HR Central at 703-324-3311. Beneficiary Forms can be found on the HR Benefit website available through FairfaxNet.

Health Care and Dependent Care Spending Accounts

Participation in both Health Care and Dependent Care FSAs ends on the last day of the month that you terminate active employment. You have 90 days from your termination/retirement date or the end of the calendar year, whichever is earlier, to submit claims for reimbursement of eligible expenses. Eligible expenses must be incurred prior to your termination/retirement date. If you do not have sufficient eligible expenses to exhaust your Health Care FSA, you may elect to continue participation under COBRA, by paying your monthly contribution amount plus a 2% administration fee by direct billing ACH debit. These payments are not pre-tax contributions. If you elect to continue participation under COBRA any expenses you incur in the continuation period would be eligible for reimbursement as long as they are filed timely. There are no COBRA provisions for Dependent Care Spending Accounts. Any contributions that have not been filed for within the 90 day grace period will be forfeited. For information about filing claims or continuation under COBRA provisions, please contact HR Central at 703-324-3311.

Deferred Compensation Plans

If you are terminating or retiring from County employment, you may elect to defer payments for your annual leave and compensatory time, up to the IRS annual limits, into the Deferred Compensation plan. Amounts contributed to your deferred compensation account will have the state and federal income taxes deferred until future use; however, the payout is still subject to Medicare taxes. Therefore, the deferred compensation amount taken will be lower than the gross payout amount, due to the withholding requirement for these taxes.

If you are not a plan participant, you will need to enroll in the plan no later than the month prior to your separation from service, to take advantage of this option. You may enroll online at rps.troweprice.com, by visiting the onsite Deferred Compensation/ T. Rowe Price rep in Suite 270 of the Government Center or by calling T. Rowe Price at 1-888-457-5770. Once you have enrolled or if you are already a plan participant, you will need to complete a "457 Plan Leave Payout" form. To request a form, contact the Deferred Compensation Help Desk at 703-324-4995. Once complete, submit the change form to the Deferred Compensation Help Desk or Benefits Division by the last day of your employment.

If you are currently deferring through the Deferred Compensation plan and do not submit a "457 Plan Leave Payout" form, the current elected contribution amount on record will be deferred from your leave and compensatory payout check.

The 457 plan allows distributions, at any age, of all salary deferral contributions accumulated, and it does not have a 10 percent penalty tax on distributions received

prior to age 59½. However, you will be required to pay federal and state income tax (if appropriate) on all distributions. Roth and rollover contributions held in the plan may be subject to the 10% penalty if you are withdrawing while under the age of 59½.

You have a number of distribution options to choose from (e.g., lump sum, partial lump sum, and scheduled installment payments). You may choose monthly, quarterly, semi-annual or annual payments. You may also increase, decrease, stop, or start your distribution(s) anytime.

You also have the option of rolling your money over to another plan (e.g., 401k, 403b, or 457), if the receiving plan permits the rollover of an Individual Retirement Account (IRA). Funds may only be rolled between plans if they are distributed to the participant in an “eligible rollover distribution.” An eligible rollover distribution is a lump sum distribution. Thus, a participant who takes a lump sum distribution will be allowed to roll all or part of those distributions to another plan or Traditional IRA within 60 days of taking the distribution. On the other hand, a participant who is receiving a IRS Required Minimum Distribution (after reaching age 70½), will not be able to roll his or her funds into another plan or Traditional IRA.

Please be aware, assets rolled from a 457 plan will take on the characteristics of the receiving plan. For example, assets rolled from a 457 plan to an IRA forfeit the right to take penalty free withdrawals from the new IRA and will become subject to a 10 percent penalty tax if you withdraw all or a portion of those funds prior to reaching age 59½.

Assets rolled into an employer sponsored plan at your new job may be locked up and unavailable for withdrawal during your employment period. In addition, there may be significant account or transactional fees associated with IRA plans that do not exist if the funds are left in the Fairfax County Deferred Compensation Plan. Educate yourself on all fees associated with the account before committing to rolling the funds out of the Deferred Compensation account.

Beneficiary and Address Changes

When you retire, you will be asked to name a beneficiary to receive the balance of your contributions should you die before they are exhausted. If you do not elect a spousal option, and want to change your beneficiary in the first few years after retirement, you must complete a *Retirement System Change Request* form. This form can be found under "Forms A-Z" on the Retirement Systems website, or you can request that one be mailed to you by calling the Retirement Systems office at 703-279-8200 or 1-800-333-1633.

PLEASE NOTE: All beneficiary requests must be made in writing. Notifying the Retirement Systems will not change your beneficiary for *any other benefits*. Additionally, once you have been retired for 2-3 years, you no longer need to keep the Retirement Systems apprised of beneficiary changes as they may relate to your pension. To change beneficiary information such as insurance and deferred compensation, contact the Department of Human Resources, Benefits Division or the company providing the benefit directly.

Miscellaneous Notes

- If you plan to move when you retire, remember to notify your payroll clerk of your new address so your W-2 Form will not be delayed.
- All employees must complete appropriate agency paperwork before retiring. Ask your payroll clerk about this.

Additional Information

Credit Union

You may continue to be a member of the Fairfax County Employees Credit Union after you retire. Deductions to the Credit Union may be taken from your retirement check and you may elect to have your retirement benefit directly deposited into your Credit Union account. If you have a loan with the Credit Union and are making payments from your paycheck, you must contact the Credit Union and let them know you are retiring. For more information, contact the Fairfax County Employees Credit Union at 4201 Members Way, Fairfax, VA 22030 or call 703-218-9900.

LiveWell

The LiveWell Workforce Wellness Program focuses on improving employees' and retirees' health and well-being, while serving to curb rising healthcare costs. The LiveWell Program encourages retirees to stay active, educate themselves on various health topics, and take charge of their own health. Some of the ways LiveWell supports these goals is by providing:

- Reduced membership fees at Fairfax County RECenters
- Weight Watchers membership discounts and on-site meetings
- Free on-site flu vaccination clinics
- Annual Employee Health and Fitness Day
- Administers MotivateMe Wellness Incentive Rewards program for participants in any of the County health plans.

For more information on LiveWell and a full list of upcoming LiveWell sponsored events, visit the LiveWell home page on FairfaxNet.

Fitness Center

Retirees are eligible to use the exercise equipment in the Fitness Center in the Government Center. Hours and cost are the same as for active employees. In addition, there are aerobics and other exercise classes offered at the Fitness Center for minimal fees. For more information, stop by the Fitness Center.

Prohibition Regarding Future Employment Activities

For one year after your employment with Fairfax County ends, you may not be involved in certain activities in your subsequent employment. You may not assist anyone (other than another governmental agency) with respect to any matter you participated in while in County service, if your participation as a County employee involved a decision, approval, or recommendation with respect to the matter. For more information/copy of the policy, contact the Department of Human Resources.

Social Security and Medicare

- **Social Security:** Members of the Police Officers Retirement System do not contribute to Social Security based on their employment with Fairfax County. Even though you did not contribute to Social Security as a Police Officer you may be eligible for benefits based on other covered employment. Any Social Security benefits will be calculated using earnings history from pre-County or post-County employment. For more information about Social Security benefits call Social Security at 1-800-772-1213.

- **Medicare:** If you are age 65 or receive Social Security disability benefits you may be eligible for Medicare. (*Fairfax County retirees covered by one of the County's health insurance plans are not covered by an employer's health plan but are in a retiree's health plan.*) Medicare has two parts. Part A is premium-free for most County retirees and pays for covered inpatient hospital care. Part B costs \$134.00 each month for most people in 2017. Please check with Medicare directly for your expected cost as there are higher premiums for *recipients in higher income brackets*. The Part B amount is deducted from your Social Security check **if you receive Social Security benefits**, and covers doctors' services, outpatient hospital care and other medical services. Those enrolled in one of the County health insurance plans as a retiree are required to sign up for both Part A and Part B Medicare when first eligible.

If you receive Social Security benefits, you will automatically be enrolled in Medicare when you become eligible. If you are not receiving Social Security benefits, you must contact the Social Security Administration at 1-800-772-1213 up to three months before the month in which you turn age 65 to sign up for Medicare. If you do not sign up for Medicare Part B when first eligible you may be assessed a penalty for each year that you are not enrolled. However, **if you are over age 65 when you retire**, you can avoid the penalty by requesting a form from Social Security Administration to be filled out by the Department of Human Resources, Benefits Division which informs Medicare that you were enrolled in an "employer's" health plan until the date of your retirement.

Medicare Part A pays most costs for inpatient hospital, skilled nursing facilities, home health and hospice care. Part B pays many of the costs for doctors' services; outpatient hospital services; home health visits; diagnostic X-rays, laboratory and other tests; certain ambulance services; and some other medical services and supplies. Both Part A and B require you to pay deductibles and some portion of the cost of covered services. Currently, Medicare provides no coverage for prescription drugs, dental care, and long-term custodial or nursing home care.

Many companies offer supplemental "Medigap" policies to cover some or all of your "out-of-pocket" expenses that Medicare does not pay. Most provide little or no coverage for prescription drugs. Medicare Part D provides prescription coverage but you pay a premium for this type of coverage as well. Make sure you research any plans you consider participating with.

The County's health insurance plans are not Medigap plans. Generally, you will still be required to pay the same deductibles and co-payments for your medical care that you paid before you had Medicare but in most cases, your monthly premium costs are reduced significantly. Also, if you are covered by a County health insurance plan you may not be eligible to be covered by a Medigap plan. For benefit-related questions, please contact HR Central at 703-324-3311.

Rules, premiums and information regarding Medicare and Social Security change yearly so please make sure to review current information directly from Medicare and Social Security. For additional information, you may want to contact Medicare for the publication entitled *Medicare and You Handbook* available from Medicare Publications, 1-800-MEDICARE (1-800-633-4227) or visit the Medicare website to review that publication and other resources they have available. You can access Social Security and Medicare by visiting their websites at www.socialsecurity.gov and www.medicare.gov respectively.

Note: Medicare should not be confused with Medicaid. Medicaid is the health plan for low-income individuals with limited assets and is usually operated by State welfare or human service agencies.

Services for Older Adults and Volunteer Opportunities

Fairfax County has a reputation of being one of the best places in the country to find any type of service for the elderly. These include senior centers throughout the County where classes and activities are held; many publications geared to the needs of the elderly; home based care programs providing meals, regular visits and other care for the homebound; help with housing, medical forms, and other needs; as well as many opportunities for volunteering and recreation tailored to seniors.

The Fairfax Area Agency on Aging, publishes *The Golden Gazette*, a FREE 24-page monthly newspaper covering *news to use* for older adults in the Fairfax area. Each month, the Golden Gazette features senior center highlights, a community calendar, a gardening column and articles on important and timely health, legal, financial and consumer issues. The Golden Gazette is available in print, large print and electronic format. Visit <http://www.fairfaxcounty.gov/dfs/olderadultservices/goldengazette.htm> for information on how to subscribe.

The volunteer programs operated by the Area Agency on Aging (AAA) encompass many distinct aspects of service to the older population in the Fairfax area. Many of these programs involve volunteers over the age of 18 in direct service with clients 60 years old and over. A wish list of volunteer opportunities working with older adults is available by calling the Volunteer Solutions Intake number at 703-324-5406; TTY 711.

Most communities are served by their own Area Agencies on Aging or other government agency providing similar services. Consult your phone directory for more information.

The Fairfax County Department of Family Services has a Division that provides services to older adults and adults with disabilities. Information can be found at <http://www.fairfaxcounty.gov/dfs/olderadultservices/>. Family Services also offers a wide array of volunteer opportunities that provide you with the opportunity to make a difference in your community. You can find additional information at <http://www.fairfaxcounty.gov/dfs/About/VolOps.htm>.

Retiree Association

The Fairfax County Retired Police Officers Association (FCRPA) is open to any retiree from the Police Officers Retirement System. Annual Dues is \$15.00. For additional information, contact Jim Dooley at 703-323-8108 or JRDoo49@gmail.com.

We wish you a successful transition into Retirement.

Appendix

Health Insurance Rates

Retirement Application