

Eligibility Using the “Rule of 80” or “Rule of 85” and Sick Leave

“Tip Sheet”

Members in the Employees’ System are eligible for Normal Service Retirement at age 65 with 5 years of Creditable Service. Also, members of ERS Plans A and B who are at least age 50, are eligible for Normal Service Retirement when their age plus years of service equal 80 or more (*Rule of 80*). Members of ERS Plans C and D who are at least age 55, are eligible for Normal Service Retirement when their age plus years of service equal 85 or more (*Rule of 85*).

A Uniformed Retirement System member is eligible at age 55 with at least 6 years of Creditable Service or after 25 years of Creditable Service.

Accrued Sick Leave Credit means credit allowed a member at the rate of one (1) month for each one hundred seventy-two (172) hours of accrued unused sick leave, and pro rata credit for each fraction thereof.

UNDERSTANDING THE “RULE OF 80” & “RULE OF 85”

Date of birth is a constant reference point for each member. Calculate age either at the current date or at the start date of employment with the county. Try with current date first. Establish age*. Next, compute years of service using today’s date. Establish number of years of service*. Add age plus service to get current total of age plus service. Find difference between current total and 80 or 85 (depending on your plan of enrollment). Divide computed total by 2 to find how long it will take to add the additional years needed to reach the “Rule of 80” or the “Rule of 85”.

EXAMPLE: I am a member of the Employees’ System, Retirement Plan A or B, and today I am age 40 and 6 months; I have 16 years and 6 months of service. My total is 57 years. I need 23 years to get total of 80. I will be getting older as I work so I earn 2 years for each year worked. I divide 23 by 2 and get 11 years and 6 months to work to reach the “Rule of 80”. 40 years, 6 months plus 11 years 6 months equals age 52 when I can retire with a Normal Service retirement. I will have 28 years of service.

Alternate approach (same facts): I started work with Employees’ system (Plan A or B) when I was 24 years old. I would have to add 56 years to age plus service to equal 80. I am adding both at the same time. So I need to work 28 years to be eligible using the “Rule of 80”. I can retire when I am 52.

UNDERSTANDING THE IMPACT OF SICK LEAVE

Assume I am a member of Plan A or Plan B in the Employees’ Retirement System. Suppose I have accumulated 746 hours of sick leave at the time I retire. 746 hours equals 4 months and 10 days service. Instead of retiring when I am age 52, I can retire 2 months and 5 days earlier. My sick leave balance will add 4 months and 10 days to my service credit so I will have 28 years, 2 months and 5 days service when I retire at age 51 years, 9 months and 26 days.

**To be most precise when calculating both your age and years of service, we recommend you use actual years, months and days.*

*This “Tip Sheet” was prepared by the Retirement Systems Office
If you have additional questions, please call 703-279-8200 * TTY: 711*

#A046prp_1/13/2016