

PREPARING FOR
**NORMAL/EARLY/DEFERRED VESTED
RETIREMENT**



EMPLOYEES'

2018

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 Employees' 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

12015 Lee Jackson Memorial Highway Suite 350

Fairfax, VA 22033

703-279-8200

1-800-333-1633

fax 703-653-9543

www.fairfaxcounty.gov/retirement/

**This retirement handbook is for members of
Fairfax County Employees' Retirement System.**

(School Employee Members should refer to the Schools version of this handbook)

I'm Almost Ready To Retire . . .	Is Counseling Available?	2
When Can I Retire?... What Kind of Retirement Will I Be Eligible For?		2
Early Retirement.....		4
Deferred Vested		4
Optional Spouse's Benefit		4
Decisions You Must Make at Retirement		5
Other Questions		6
Your First Retirement Payment		7
Direct Deposit		7
Workers' Compensation		7
Beneficiary and Address Changes		7
Prohibition Regarding Future Employment Activities.....		7
Other Information		7

ADDITIONAL INFORMATION

HR Benefits	9
Deferment of Leave Payoff into Deferred Compensation Plan	9
LiveWell	9
Fitness Center	9
Social Security and Medicare	10
Services for Older Adults and Volunteer Opportunities	11
Retiree Association	12

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

Individual retirement counseling is available for employees who are within six months of planned retirement or DROP entry. Before attending a retirement counseling session and after you do your own Benefit Estimate through our website, you may request a personalized estimate of your retirement benefits. Please complete and submit a "Benefit Estimate Request" form 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.fairfaxcounty.gov/retirement under the link for "Forms A-Z".

To calculate your own estimated Normal Service, Early Service, Deferred Vested, or DROP benefit, please visit Web Member Services on the Retirement Systems website: www.fairfaxcounty.gov/retirement and click on Retirement Account. Establish an account by choosing a Username and Password. Here you can override benefit service hours and incomes to see different projections of benefits.

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 following terms:

Final Average Salary (FAS): 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 disregarded when calculating highest consecutive pay periods.

Social Security Breakpoint: is the average of the annual Social Security Maximum Wage Bases for the last 35 years before you reach age 65. This figure, based on your year of birth, changes each year as the Social Security Maximum Wage Base changes. Updated charts are published online at www.fairfaxcounty.gov/retirement.

NORMAL RETIREMENT: Employees' Retirement System (ERS)

Eligibility

Plan A & B members are eligible to retire or enter the Deferred Retirement Option Program (DROP) at age 65 with at least five years of service, or at or after age 50, once age and service total 80 or more. Unused sick leave will be counted as service (172 hours of sick leave for full-time employees counts as one month of service).

Plan C & D members are eligible to retire or enter the Deferred Retirement Option Program (DROP) at age 65 with at least five years of service, or at or after age 55, once age and service total 85 or more. Unused sick leave, up to a maximum of 2,080 hours, will be counted as service (172 hours of sick leave for full-time employees counts as one month of service).

For all Plans, Leave without Pay (LWOP), except for approved Family and Medical Leave, does not count as creditable service. Part-time employees earn a full year of creditable service toward their retirement eligibility for each year they work their scheduled hours.

Your normal retirement benefit will be calculated as follows:

Plans A & C: 1.8% times your FAS times your Benefit Service, and then increased by 3%. If your FAS is above your Social Security breakpoint, an additional amount will be added and is calculated as follows: *.2% times the difference between your FAS and your Social Security breakpoint (FAS-Social Security breakpoint) times Benefit Service, and then increased by 3%.

Plans B & D: 2.0% times your FAS times your Benefit Service, and then increased by 3%.

(Benefit Service is the sum/total of all the hours you actually worked divided by 2080. Sick leave adds to Benefit Service, LWOP reduces Benefit Service.)

*The maximum amount of sick leave used in the calculation of a Plan C or D retirement benefit is 2,080.

1.8% Plan A/C	X	Final Average Salary*	X	Years of Benefit Service	X	1.03
			OR			
2.0% Plan B/D	X	Final Average Salary	X	Years of Benefit Service	X	1.03

If you are a part-time employee, your salary will be annualized, using the hourly rate of pay, multiplied by the full-time number of hours paid to a bi-weekly or monthly paid employee. These annualized amounts are used to calculate a benefit in proportion to the full-time equivalent benefit you would have earned, had you worked in a full time position.

To calculate your own estimated Normal Service, Early Service, Deferred Vested, or DROP benefit, please visit Web Member Services on the Retirement Systems website: www.fairfaxcounty.gov/retirement and click on Retirement Account. Establish an account by choosing a Username and Password. Here you can override benefit service hours and incomes to see different projections of benefits.

Pre-Social Security Benefit (Pre-SSB):

If you retire on a normal service retirement BEFORE you are eligible for unreduced Social Security benefits, you will receive an additional temporary benefit. You will receive this Pre-SSB until the first month after you are entitled to receive an unreduced Social Security benefit. This benefit is the same for all plans and is 1.0% x FAS (up to the Social Security Breakpoint) x Benefit Service. The total is then increased by 3%.

Note: ERS Plan A & B DROP participants also receive the Pre-SSB.

At such time as you become eligible for **unreduced** Social Security benefits, your Pre-SSB will automatically cease. Even if you choose to receive early Social Security benefits, at or after age 62, your Pre-SSB will not cease until you reach the age for full Social Security benefits.

Social Security Eligibility

Year of Birth	Year You Will Turn 62	Your Age for Full Benefits
1937 or earlier	1999 or earlier	65 years
1938	2000	65 years, 2 months
1939	2001	65 years, 4 months
1940	2002	65 years, 6 months
1941	2003	65 years, 8 months
1942	2004	65 years, 10 months
1943 - 1954	2005 - 2016	66 years
1955	2017	66 years, 2 months
1956	2018	66 years, 4 months
1957	2019	66 years, 6 months
1958	2020	66 years, 8 months
1959	2021	66 years, 10 months
1960 or later	2022 or later	67 years

Use the table above to determine your Pre-Social Security Benefit eligibility.

EARLY RETIREMENT: If you wish to retire early, you must be at least 50 years old and your age and service must equal 75 or more.

Your early retirement benefit will be calculated in the same way as your normal retirement benefit. However, it will be reduced depending on your age at the time of retirement (see the Employees' Retirement System Handbook for a chart showing reduction factors) and you will **not** be eligible for the Pre-Social Security Benefit.

DEFERRED VESTED RETIREMENT: If you terminate from County employment 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 65. Pre-Social Security Benefits are **NOT** payable to Deferred Vested retirees. You may be eligible to receive a reduced deferred vested benefit earlier than age 65, if your age and service equal 75 or more. (Early retirement reduction factors will apply.)

Optional Spouse's Benefit: If you should die before retiring as an active employee with at least five years of service and you have named your spouse as your sole primary beneficiary, your spouse may elect, within 180 days of your death, to receive 50% of the regular service retirement you would be eligible for on the date of your death. This does not include any Pre-Social Security Benefit. If your spouse does not elect this option, then they (or your estate) will receive a refund of your accumulated contributions and interest. Surviving spouses should contact the Retirement Systems office for the necessary application.

Decisions You Must Make at Retirement

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. The DROP entry date is 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.

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 to 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.

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.

Should I Elect a Joint and Last Survivor Option? If you retire on a normal or early retirement you may elect a Joint and Last Survivor Option which entitles your surviving spouse to receive all or a percentage (50%, 66⅔%, 75% or 100%) of your base retirement benefit (not the Pre-Social Security Benefit) after your death. 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. A member who elects a Joint and Last Survivor option at retirement is required to provide notice and proof of his or her spouse's death before the retirement system will increase the amount of his or her retirement allowance to what he or she would have received in the absence of his or her earlier election of a joint and last survivor option for the spouse. For more specific information about this option, contact the Retirement Systems office.

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.

Are My Benefits 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
- Birth Certificate or passport as proof of birth for you
- Birth Certificate or passport as proof of birth for your spouse*
- Marriage Certificate or Marriage License**
- Completed tax withholding forms*** (if applicable)
- Completed Direct Deposit Form.

*Required for Joint and Last Survivor Option only

**If married, spouse must sign application and their signature must be notarized.\

***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 Employees' 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 on the Retirement Systems website: www.fairfaxcounty.gov/retirement. Click on Retirement Account, establish an account by choosing a Username and Password. Go to "Benefit Payroll History" to see your pay advice.

Direct Deposit

All benefit payments are made via Direct Deposit. 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.

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 Beneficiary Change form. If you move after you retire, please complete a Change of Address form. Both forms can be found under "Forms A-Z" on the Retirement Systems website, or you can request 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 not 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.

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. 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 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 in the left navigation bar. Establish an account by choosing a Username and Password. Log in and proceed.

Leave Payoff

When you retire, you are paid for your accumulated annual and compensatory leave. 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 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, 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.

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.

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 or a copy of the policy, contact the Department of Human Resources.

Additional Information

HR Benefits

If you have a spouse who also retired from Fairfax County and had continuous health insurance coverage with the County, they may qualify for a health insurance subsidy after age 55. Please check with Dept. of Human Resources with questions.

For information and assistance with regards to leave payoff, health insurance, dental insurance, life insurance, call the Department of Human Resources, Payroll Division at 703-324-4917.

Deferment of Leave Payoff into Deferred Compensation Plan

Employees terminating or 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. To do so, the employee must submit an enrollment form or a change form to the Department of Human Resources (DHR) in the month prior to the month that the leave payoff will be processed.

DHR generally processes annual and compensatory leave payoff in the pay period immediately following the pay period of your final paycheck.

Employees who do not submit a new form for their leave payoff will have the amount on record in FOCUS taken from their leave payoff. If you have questions about deferring your leave payoff amount to the plan, contact the Deferred Compensation Help Desk at 703-324-4995, TTY 703-222-7314.

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.

Social Security and Medicare

Social Security: Most retirees born before 1938 are eligible to receive unreduced Social Security retirement benefits at age 65 (increasing to age 67 for those born in 1960 or after). Reduced benefits are available as early as age 62). You may be eligible to receive those benefits based on your own earnings or on the earnings of your current or former spouse. In addition, Social Security provides benefits for those who are disabled and for surviving spouses and children. Surviving spouses (including divorced spouses) may be eligible to receive survivor benefits as early as age 60 or earlier if they are disabled or caring for eligible children. Social Security also provides Supplemental Security Income (SSI) benefits for those with low incomes and limited assets who are blind, disabled or over age 65.

For more information or to apply for benefits call Social Security at 1-800-772-1213. For retirement benefits, it's best to call up to three months before the month you plan to begin receiving benefits.

During the first calendar year in which you collect Social Security benefits you will be paid for each month in which your earnings do not exceed a limit based on your age. After the first year, if your annual earnings exceed certain limits, your benefits will be reduced. Therefore, if you retire late in one calendar year and you receive payment for your annual leave and compensatory time in the next calendar year, your benefits could be affected since your leave pay off may cause you to exceed your annual earnings cap. In that case you may request a letter from the Department of Human Resources, Payroll Division at 703-324-3339 that informs the Social Security Administration that the leave was earned in a prior year (see section on Leave Payoff).

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 \$104.90 each month for most people in 2014. Please check with Medicare directly for your expected cost as there are higher premiums for recipients in higher income brackets – i.e. \$85,000 or more (or \$170,000 or more for joint filers). 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. Make sure you research any plan you consider participating with.

The County's health insurance plans are not Medigap plans but still pay many of your out-of-pocket and prescription drug expenses. 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.

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 2011 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 information by visiting their websites at www.saa.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 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 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 www.fairfaxcounty.gov/dfs/About/VolOps.htm.

Fairfax County Retired Employees Association (FCREA)

Any retired Fairfax County employee or surviving spouse is eligible for membership in the Fairfax County Retired Employees Association. The FCREA is not affiliated with Fairfax County Government or the Retirement Systems.

Besides being a voice on issues of interest and importance to County retirees, the group tries to schedule a variety of recreational activities throughout the year.

Annual Membership is \$5.00 to join and a renewal fee of \$5.00 each July 1, or Lifetime Membership for \$50.00. For more information, can be found at www.retiredfairfaxcounty.com. FCREA publishes a bimonthly newsletter for its membership called Hot Flashes.