How do I start the Pension Process?

Active Employees

At least four (4) months before you plan to retire, you should contact your human resources office to begin the application process. Once notified, the human resources office of your organization begins the process of verifying service by initiating an electronic Pension Application (PenApp). The Office of Pensions verifies your service and sends a confirmation email back to the human resources department after creditable service is confirmed. Your organization's human resources office then contacts you to complete the necessary paperwork. Once the pension application is signed and notarized, the pension application and required documents are forwarded to the Office of Pensions.

Vested (terminated employees)

Four months prior to the vested pension effective date a member of our office will send a locate letter to a researched address. You must return the completed letter to the Office of Pensions so we can update your address and contact information on file. You may also call our office at (302)739-4208 to confirm contact details such as address, phone number, and email address. Once we receive a response to the locate letter, we then send out the pension packet which includes forms and instructions as to what personal documents we will need. If all documents are returned, we calculate your pension and add you to payroll. If the forms and documents are not returned, you will receive notice from our office and eventually the file will be closed if documents are not returned by the deadline provided.

What personal documents will I need to collect a pension?

The Office of Pensions requires different documents depending on the circumstances of your retirement. Usually, the following documents are needed:

- Birth Verification(s), Marriage Verification(s), Death Verification(s) and Divorce Decree(s), as applicable.
- A federally compliant driver's license or a federally compliant identification card may be used in lieu of the birth verification or name change document.
- Social Security Card of member, spouse and eligible dependent(s).
- Medicare Card showing Parts A and B coverage for member, spouse and dependent(s) who are enrolled in Medicare.
- Additional documents may be required depending on individual cases.

When do I receive my first pension payment (assuming all paperwork is turned in on time)?

Active employees

Since most organizations use lag payroll, the first pension check is deposited on the last business day of the month following the effective date of pension. For example, if the effective date is 7/1/2024, the first pension payment will be direct deposited on 8/30/2024.

Vested (terminated employees)

The first pension check is deposited on the last business day of the month of the effective date of pension. For example, if the effective date is 7/1/2024, the first pension payment will be direct deposited on 7/31/2024.

How do you calculate my pension?

Your pension amount is calculated according to the Delaware Code for the pension plan you are a member of. For most retirees their pension amount is based on their years of pension creditable service and highest three 12 month periods of creditable compensation within the plan, with adjustments for reductions due to early retirement and/or higher survivor benefit election, or increases due to the purchase of an eligible buy-in.

For more information, please see the Pension Calculator for your Pension Plan

How do I use the Comprehensive Annual Statement for an estimate?

Employees are encouraged to utilize the online calculator to calculate estimates of their future pension benefit. The information needed for the online calculator can be found on page 2 of your recent Comprehensive Annual Statement (CAS).

Where can I get my Comprehensive Annual Statement?

Beginning in 2019, active employees participating in the following pension plans can access their Comprehensive Annual Statements through my.delaware.gov. Comprehensive Annual Statements are no longer be mailed to these employees.

- State Employees' Pension Plan (for employees paid through PHRST*)
- New State Police Plan
- Revised Judicial Plan
- Legislative Plan

*Note: Active employees of University of Delaware, Delaware Solid Waste Authority, and Delaware State Education Association are not paid through PHRST and will continue to receive their Comprehensive Annual Statements by mail.

Active employees participating in the following pension plans will continue to receive their Comprehensive Annual Statements by mail:

- County and Municipal Plan – General
- County and Municipal Plan – Police/Firefighters
- Volunteer Fireman Pension Plan

Vested Comprehensive Annual Statements for former employees will continue to be mailed.

What if my Comprehensive Annual Statement is not correct?

The Comprehensive Annual Statements include six (6) separate blocks of information. Please review each block and follow the instructions for updating or correcting information.

When will Comprehensive Annual Statements be available?

Comprehensive Annual statements will be available to view online in late-January or mailed in late-February, as applicable, for the following plans: State Employees' Pension Plan, New State Police Plan, Revised Judicial Plan, and Legislative Plan.

Comprehensive Annual statements will be mailed in late-April for the following plans: County Municipal – General and Police/Firefighter, and Volunteer Firefighter.

Will I be notified when my Comprehensive Annual Statement is available to view online?

Applicable employees will receive an email notification when their Comprehensive Annual Statements are available to view in my.delaware.gov.

Can I access previous years Comprehensive Annual Statements online?

For applicable employees, the first available calendar year for online Comprehensive Annual Statements is 2018. Prior years will not be available through my.delaware.gov.

Can I access Comprehensive Annual Statements online after I leave State Service?

Yes, Comprehensive Annual Statement access will be available on my.delaware.gov for 1 year after termination.

I am an active State employee whose Comprehensive Annual Statement is available through my.delaware.gov, may I request a duplicate copy be mailed to me?

Active employees participating in the following pension plans are expected to view/print their Comprehensive Annual Statements for calendar years 2018 and greater through my.delaware.gov for these years.

- State Employees' Pension Plan (paid through PHRST*)
- New State Police Plan
- Revised Judicial Plan
- Legislative Plan

*Note: Active employees of University of Delaware, Delaware Solid Waste Authority, and Delaware State Education Association are not paid through PHRST and will not have access to view/print their Comprehensive Annual Statements through my.delaware.gov).

Other active employees and inactive employees may request a duplicate Comprehensive Annual Statement. Requests may be emailed to pensionoffice@delaware.gov. These statements will be sent through encrypted email or mailed to the most recent address on file with the Office of Pensions. If you need to change your address, and you are not an active employee, you need to complete and return a Change of Address form to the Office of Pensions, which can be found here: https://open.omb.delaware.gov/information/retiree_forms.shtml

Who should I contact if I am unable to log into my.delaware.gov?

Registration assistance links are available at my.delaware.gov.

Who should I contact for additional questions?

The Office of Pensions can be reached at (302) 739-4208 or pensionoffice@delaware.gov. Someone is available for assistance Monday - Friday from 8:00 am - 4:30 pm, excluding State of Delaware holidays.

What happened to my service in a previous pension plan?

Unifying services gives members with service in two (2) or more eligible plans the option to combine their creditable service time to meet retirement eligibility requirements. Plans eligible to unify to determine eligibility are as follows:

State Employees' Pension Plan

New State Police Plan

County Municipal Plan

County Municipal Police/Firefighters' Plan

Judicial Plan (can unify with State Employee's Pension Plan ONLY)

To be eligible you do not need to meet vesting rights in each plan. Your unified creditable service time can qualify you to retire from both plans. You cannot unify services if you are collecting retirement benefits from one of the plans. If service in one of the plans was refunded, you can repay the refund to restore service time in the plan. Unification can only be established at the time of retirement. If you have previous service and want to know if you qualify, please contact the Office of Pensions.

Will my life insurance continue after retirement?

Securian Financial

- Available to eligible active members who want to maintain Group Universal Life (GUL) after retirement.
- Premiums must be paid directly to Securian.
- For any questions, please contact Securian.

What will happened to my Flexible Spending Account (FSA)?

- Per IRS tax code there is no provisions for retirees to participate
- Benefit terminates the effective date of retirement or date of last FSA payroll deduction.

Can I continue to contribute to my Deferred Compensation Accounts?

Voya

- Your final payroll check for active employment is the last time you can contribute to this account.
- For any questions, please contact your financial institution.