

Am I eligible to retire?

For more information, see [State Employees' Pension Summary Plan Description](#)

If you are a member of the State Employees' Pension Plan you are eligible to receive a pension from the State of Delaware with the following combinations of years of pension creditable service and age:

Employees initially hired prior to January 1, 2012 (A001):

SERVICE PENSION

Five (5) years credited service (must have five (5) consecutive years of credited service) and has attained age 62;

Fifteen (15) years of credited service (must have five (5) consecutive years of credited service) and has attained age 60;

Thirty (30) years of credited service (must have five (5) consecutive years of credited service) regardless of age.

REDUCED PENSION

Fifteen (15) years of credited service (must have five (5) consecutive years of credited service) and has attained age 55;

Reduced by 2/10 percent for each month the employee is under age 60;

Twenty-five (25) years of credited service (must have five (5) consecutive years of credited service),

Reduced by 2/10 percent for each month the employee has less than 30 years.

VESTED PENSION

Five (5) consecutive years of credited service and has attained age 62 or,

Twenty (20) years of credited service, which includes service prior to July 1, 1976 (must have five (5) consecutive years of credited service) and has attained age 60.

Five (5) years of credited service (must have five (5) consecutive years of credited service) and develops a physical or mental disability which prevents the employee from performing the duties of the employee's position.

Only employees who, prior to 12/15/2005, opted out of the Disability Insurance Program are eligible to apply for a Disability Pension. Any disability pensioner who has not attained age 60 shall annually report the total earnings from any gainful occupation.

Employees initially hired after December 31, 2011 (A002):

SERVICE PENSION

Ten (10) years credited service (must have five (5) consecutive years of credited service) and has attained age 65;

Twenty (20) years of credited service (must have five (5) consecutive years of credited service) and has attained age 60;

Thirty (30) years of credited service (must have five (5) consecutive years of credited service) regardless of age.

REDUCED PENSION

Fifteen (15) years of credited service (must have five (5) consecutive years of credited service) and has attained age 55

Reduced by 4/10 percent for each month the employee is under age 60;

Twenty-five (25) years of credited service (must have five (5) consecutive years of credited service)

Reduced by 4/10 percent for each month the employee has less than 30 years;

VESTED PENSION

Ten (10) years credited service (must have five (5) consecutive years of credited service) and has attained age 65;

Am I required to retire at a certain age?

No. There is no mandatory retirement age.

Will I get pension credit for a medical and/or personal leave of absence?

You may purchase credit for an approved medical and/or personal leave. For this credit, you must pay an amount which will be determined by the Office of Pensions at the time you retire. Any credited service purchased for medical leave cannot be used to determine eligibility for a pension.

Will I receive pension credit while out on Workers' Compensation?

Yes, once the carrier has approved your claim, you are entitled to receive three (3) months of supplemental pay without using your paid leave. An employee injured while performing hazardous duty receives twelve (12) months of supplemental pay without using paid leave. At the end of the supplemental pay period (3 or 12 months), available paid leave can be used. Upon exhausting available paid leave, you will be put on a Leave of Absence without Pay due to Workers' Compensation. No creditable service will accrue during this unpaid leave period; however, it may be purchased at retirement.

Do I get credit toward a state pension for my military service time?

If you were hired before July 1, 1976, you may receive service credit for up to five (5) years, for full-time active duty in the Armed Forces of the United States. However, you must have become an employee within five (5) years after completion of your tour of duty or within five (5) years after completion of a course of professional or vocational training (if such course was begun within five

(5) years of completion of your tour of duty). The course of professional or vocational training is defined as one leading to a certificate, diploma or degree and offered by a public or private non-profit or proprietary institution approved by the Department of Education. You must have enrolled on a continuous, full-time basis and completed the course of instruction.

If you are called into active service or volunteer for active service in the Armed Forces or the National Guard of the State while you are an active member within the plan and you return to your covered employment with the State within ninety (90) days of the discharge, you will receive full creditable service for such full-time continuous active military service.

If you do not qualify for the above, you may purchase up to five (5) years of credit for full-time active duty in the Armed Forces by paying into the plan an amount equal to the actuarial value of the credits purchased as determined by the Board of Pension Trustees. The credits so purchased cannot be used to determine eligibility for a pension and does not count towards the years used to calculate state share of health insurance; however, it will be used in the calculation of the benefit.

Can I use accrued sick leave toward my pension?

Yes, one (1) month of credited service can be purchased for each twenty-one days of accrued sick leave (18 days if you are a 10-month employee) beyond ninety (90) days or the balance for which the employee received payment for up to twelve (12) months.

How will a break in service affect my creditable service?

If you have less than five (5) years of creditable service with the State when the break in service occurs, you may have this service restored if:

Your discontinuance of employment is due to an absence as a result of military service, disability, or approved leave and you become an employee again within four (4) months after such absence

You again become an employee within four (4) months after you leave State employment.

You again become an employee within two (2) years after you are involuntarily terminated from State employment.

You again become an employee and subsequently accrue at least five (5) consecutive years of credited service provided you repay any contributions you have withdrawn plus interest and any applicable penalty interest.

How much will my Buy-in cost?

There are several options available to purchase additional pension service credit within the State Employees' Pension Plan. Our online benefit calculator for the State Employees' Pension Plan will assist you in estimating the cost of the buy-in that apply to you. For more information, see [State Employees' Pension Summary Plan Description](#), pg. 26.

What is Short-term disability (STD)?

Short-term disability (STD) is an employer-paid benefit that pays a percentage of an employee's salary for a specified amount of time and cannot perform the duties of their job due to illness or injury. You must apply for STD if disabled for more than 30 days.

The STD period is pension creditable time and is counted towards your years of service for your pension. You will continue to accrue pension-creditable service time as long as you are on STD.

What is Long-term disability (LTD)?

Long-Term Disability (LTD) is an employer-paid benefit that pays you a portion of your income if you remain disabled beyond the 182 days allowed by STD. Upon approval, the vendor pays LTD from day 183 to recovery from the disability, return to work, or termination. The vendor pays 60% of the member's base salary (inclusive of hazard duty pay). LTD is paid monthly by the vendor and Health care

premiums are withheld from the benefit amount. You will continue to accrue pension-creditable service time until LTD ceases.

I'm in the 25-year Pension Plan, how much and when do I pay Pension Contributions?

25-Year Pension Plan (Correctional Officers/Specified Peace Officers): Effective 1/1/2022, employees classified as Correctional Officers or Specified Peace Officers no longer have an annual exclusion; 7% of all pension-creditable earnings will be deducted from their pay and contributed to the pension fund.

911 Operators: Your first \$6,000 in wages is exempt from employee contributions each calendar year. Afterward, contributions to the plan are automatically deducted from your pension-creditable earnings based on when you were hired. If hired before 1/1/2012 you pay 5% in pension contributions. If you were hired after 1/1/2012 you pay 7% in pension contributions.

Am I eligible to retire under the 25-Year Plan?

Correctional/Specified Peace Officer: In order to retire under the 25-year plan you must have 25 years of credited service regardless of age with 20 years as a Correctional/Specified Peace Officer and is a Department of Corrections employee or Specified Peace Officer at the time of retirement.

9-1-1 Operators: In order to retire under the 25-year plan you must have 25 years of credited service as a 9-1-1 operator, regardless of age.