COUNTY AND MUNICIPAL GENERAL PENSION PLAN
RETIREMENT OVERVIEW

The County & Municipal General Pension Plan is provided by 29 Del. C. c. 55A, as amended.

The following are some highlights and general information of the Plan:

PENSION ELIGIBILITY

Five years (No pension with less than five (5) consecutive years service.)

- Service - age 62 or above
- Disability - “A physical or mental disability which prevents you from performing the duties of your position.” The disability must be expected to last at least 1 year.
- Survivor - Upon the death of an active member, a monthly survivor’s pension shall be payable to the eligible survivor(s) at the time of the member’s death equal to 50% of the service pension the member would have been eligible to receive.

For retirements effective on or after January 1, 2015, survivor benefit options*

No reduction to member’s pension = 50% survivor’s pension
2% reduction to member’s pension = 66.67% survivor’s pension
3% reduction to member’s pension = 75% survivor’s pension
6% reduction to member’s pension = 100% survivor’s pension

*This election is irrevocable and must be made prior to the issuance of the first pension direct deposit.

If a former employee dies while not in active service and is vested, the eligible survivor(s) will be paid a survivor’s pension, beginning with the month that the former employee would have been eligible to receive a pension. The amount of the pension will be one-half (50%) of the service pension the employee would have been eligible to receive.

The eligible survivor is determined at the time of the member’s death. An eligible survivor’s order of priority** as established by law, determines who may be entitled to a survivor’s benefit:

- Spouse
- Child/children under age 18, unmarried, and if between the ages of 18 and 22, a full-time student
- Child permanently disabled as a result of a disability that began before the child attained age 18
- Dependent parent(s)

**Priority may be changed by filing a notarized Survivor Order of Priority (SOP-1) form.
The amount payable to a surviving spouse who has not attained age 50 at the time the survivor’s pension begins, shall be actuarially reduced for each month the survivor is under age 50 in accordance with actuarial tables approved by the Board of Pension Trustees. However, the actuarial reduction for any such surviving spouse shall not apply for the period during which such surviving spouse has in his or her care an unmarried child(ren).

4) Vested - Payable at age 62

Fifteen years (No service pension between 60 and 62 with less than 15 years service)

- Service - Age 60 or above

- Service (reduced) - Age 55 to 60

**Reduction factor is 0.4% for each month short of age 60; 24% for the full five years**

Thirty years

- Service - any age

**Additional Service**

Pension eligibility, in most cases, requires at least five years continuous creditable State service.

**Unified Service**

Credited service with the County and Municipal General Pension Plan may be used to determine pension eligibility for the New State Police, County and Municipal Police/Firefighters or State Employees’ Pension Plans if pension credited service in these plans exists.

**Buy-In Options**

Buy-In Options allow pension applicants to purchase additional service based on specifically allowed prior employment classifications.

- Approved Medical Leave of Absence
- Sabbatical Leave of Absence *Can be used to establish eligibility*
- Actuarial
  - Military service
  - Other Governmental service

*Buy-In options must be approved and/or verified by the Office of Pensions prior to retirement*
**Required Personal Documents**

The member is responsible for obtaining and submitting the following personal documents to his/her most recent employing organization:

- Birth Verification(s), Marriage Verification(s), Death Certificate(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 (signed) 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. Medicare card must be signed

  Additional verifications may be required depending on individual cases.

**PENSIONER BENEFITS and REQUIRED FORMS**

**Joint and Survivor Benefit (JSB)**

No reduction to member’s pension = 50% survivor’s pension  
2% reduction to member’s pension = 66.67% survivor’s pension  
3% reduction to member’s pension = 75% survivor’s pension  
6% reduction to member’s pension = 100% survivor’s pension

*This election is irrevocable and must be made prior to the issuance of the first pension direct deposit.

**Direct Deposit (DA)**

Direct deposit of the monthly benefit to a checking, savings or other account is required. Submit a Pensioner’s DA form to provide account information.

**Credit Union**

Pensioners may retain Credit Union membership acquired while still employed. Contact your Credit Union for more detailed information.

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Tax Withholding Election (TWE)

Generally, pension benefits are taxable. Year-end tax forms are mailed prior to January 31 and report the total amount of pension benefit paid, taxes withheld and other items. Tax withholding options may be changed by filling out a TWE form.

Tax withholding options are:
- No taxes withheld; pensioner is responsible at the end of the year if taxes are owed
- File as married or single with a number of exemptions claimed
- Flat dollar amount

State taxes can only be withheld for the State of Delaware. Pensioners living outside of Delaware should seek tax advice to meet their local tax requirements.

Health Insurance

Health insurance is available with the retiree paying the total cost of coverage. Medicare eligible pensioners, spouses and/or eligible dependent(s) are required to enroll in Medicare Parts A and B as primary. (Part B may not be required if coverage with active employment is available. Contact the Office of Pensions if you have questions regarding Part B required enrollment.) The Office of Pensions offers Special Medicfill coverage as secondary, which is the supplement to Medicare.

Dental Insurance

Dental insurance is available upon retirement. The pensioner is responsible for the full cost of the monthly premium. The pensioner may select Individual, Individual and Spouse, Individual and Child(ren) or Family coverage.

DISCLAIMER: IN THE CASE OF CONFLICT BETWEEN THIS SUMMARY AND THE PLAN, THE PLAN PREVAILS.