

911 Telecommunicator Pension Benefits Working Group

Date: August 27, 2021

To: Members of the 911 Telecommunicator Pension Benefits Working Group

From: Dar Pankonie

Subject: Handout on enhanced benefits for 911 telecommunicators

This handout is intended to serve as a starting point for discussing possible enhancements to pension benefits desired by many 911 telecommunicators. Discussion of this topic is scheduled to begin at the Working Group meeting on August 27, 2021.

Retirement age. The full unreduced retirement age for 911 telecommunicators should be age 55 (with no reduction for early retirement).

Benefit formula. The formula for the pension benefit for 911 telecommunicators should be at least 1.9% of the member's high-five salary for each year of covered employment.

Early retirement age. 911 telecommunicators should be eligible to take retirement as early as age 50, with the pension reduced to be actuarially equivalent to an age 55 benefit.

Disability benefits. 911 telecommunicators should be eligible for enhanced disability benefits (matching those provided in the PERA Correctional Plan) if they become unable to perform the job due to a physical or mental disability.

- For a disabled member whose disability arises outside the scope of employment ("regular disability"), the amount of the disability benefit should be equal to an unreduced pension benefit based on the disabled member's years of service.
- For a disabled member whose disability arises within the scope of employment ("duty disability"), the amount of the disability benefit should be 47.5% of salary plus 1.9% for each year of covered service exceeding 25 years.

Vesting. 911 telecommunicators should be fully vested upon achieving 10 years of service; from 0-5 years, 0% vested; at 5 years, 50% vested; increasing in 10% increments until 100% at 10 years (same as the PERA and MSRS Correctional Plans).

Past service. Active 911 telecommunicators with past service as 911 telecommunicators covered by a general plan should be required to transfer that past service credit to the enhanced pension benefit plan.

Other pension benefits. Other pension benefits should be at least those provided in the general plans.

Employer and Employee contributions. Employee and employer contributions could be increased as necessary to cover any additional cost of enhanced benefits.