

Benefits Upon Retirement – Fire Department Employees Represented by IAFF

Sick Leave Payout: Paid on last check. Is not considered WRS earnings.

- Employees hired prior to 7/1/2013: 39% of accrued, unused sick leave
- Employees hired on & after 7/1/2013: 70% of accrued, unused sick leave

Sick Leave Over Cap Payout: 50% over cap (if applicable) paid on last check.

Vacation Payout: Any earned, unused vacation would be paid out on your last check. Is not considered WRS earnings. Vacation is credited to you on January 1st of each year but is fully earned on your anniversary date. When you retire:

- If you've met your anniversary date, then you've earned all that was credited to you and any unused balance will be paid out. In addition, if you work past your anniversary date, you will be paid out for each day that you've worked past it.
- If you retire prior to your anniversary date, you did not earn all that was credited to you on January 1st and your accrual will be prorated based on the number of days that you've worked from your anniversary date the year before.

Medical Plan:

- Full time employees hired prior to 7/1/2013: If specific criteria are met, the plan continues at group rates until eligible for Medicare or reach age 65, whichever occurs last according to the provisions of the Medical Plan Master Plan Document (see excerpt on page two of this document). Same plan as active employees as modified from time to time. The City bills retirees for their premiums, however, there is a program specifically for Public Safety Officers that allows the retiree to have their premium deducted from their WRS pension check (wired to the City by ETF). The annual amount (up to \$3000) can be excluded from the retiree's gross taxable income on their federal and state income tax returns. This is set up through the City's Benefit Specialist. When the retiree ages off the plan, their younger spouse (if applicable) is offered option of continuing coverage at 100% of plan cost until such spouse reaches Medicare due to age.
- Full time employees hired on/after 7/1/2013: Coverage terminates at the end of the month. The employee and any covered family members would be offered continued coverage for up to 18 months through COBRA at 102% of the actual plan cost.

Life Insurance: If specific criteria* met, coverage on self can continue with premiums deducted from your WRS pension check. At age 65, premiums no longer apply, however, the death benefit reduces to 75% of your Basic and at age 66 and thereafter, the death benefit is reduced to 50% of your Basic Coverage. Coverage on spouse/dependents terminates at the end of the month of the month that you retire. Conversion information would be provided to your spouse/dependent(s) if applicable. Your current coverage can be found on the Benefits tab on Employee Self Service (it shows how many units of coverage you have; you can calculate how much each unit of coverage is by looking at the premium that you pay for "Basic" and taking that times 1,000). For example, if you pay 70 cents for Basic per month, it would be for \$70,000 in coverage (70 x 1,000). *See page 20 of [ETF's Wisconsin Public Employer Group Life Insurance booklet](#) for criteria to continue coverage.

Dental Insurance: Terminates at the end of the month. COBRA continuation information would be sent to the retiree and covered family members (if enrolled at the time of retirement). Could continue under COBRA for up to 18 months.

Vision Plan: Terminates at the end of the month. COBRA continuation information would be sent to the retiree and covered family members (if enrolled at the time of retirement). Could continue under COBRA for up to 18 months.

Section 125 Plan (if enrolled at time of retirement). Plan would terminate the last day paid/worked. Employee would be able to incur expenses up to the annual election amount through last day and would have 90 days to submit claims to the administrator. If the employee had not been reimbursed at least what they had paid in, COBRA continuation information would be available where retiree could pay the equivalent of one month's contributions for up to the end of the plan year to keep the plan open to incur expenses to submit for reimbursement.

457 Deferred Compensation Plan: Employee could decide to contribute up to the IRS annual plan limit from their last check (pre-federal and pre-state contribution). Withdrawal options are very flexible following retirement date and would be subject to a 20% federal withholding rate (also would be considered taxable income for State taxes). A “Pre-Retirement” Catch Up Plan is available for employees who are within three years of reaching their normal retirement age. This provision allows employees to contribute an additional amount up to double the regular annual limit to make up for years in which they did not contribute the maximum amount they were eligible to contribute. Visit Mission Square’s [Retirement Education Center](#) for additional information along with other resources to help you with your retirement planning or contact the City’s Mission Square representative, Christina Clemons at clemons@missionsq.org or (202)759-7039

Criteria for Retiree Medical Benefit Plan Coverage (excerpt from 2024 MPD/SPD):

ADDENDUM A

Retiree Medical Benefit Plan Coverage - Normal Service

Group	Hire date	Years of Service Required	Minimum Age
Fire (IAFF Local #127)	Hired as of 6/30/2004	15 years of full time continuous service	53 or take an early retirement in conjunction with a special early retirement program.
	7/1/2004 - 12/31/2006	18 years of full time continuous service	
	1/1/2007 - 6/30/2013	20 years of full time continuous service	
	Hired on or after 7/1/2013	Not eligible	Not eligible

As of 10/2024 See the IAFF contracts &/or Medical Plan Master Plan Document/Summary Plan Description for more details. If there is a conflict between this and those documents, those documents will control.