

PART X: Other Questions

A. **What If I Have Other Service Besides What I Have Earned As a Full-Time Police Officer with the City?**

Generally, only your service with the City while employed as a full-time sworn police officer will count towards your eligibility for benefits and the amount of those benefits. However, if you have other service with the City and you participated in another pension plan sponsored by the City, your employee and employer contributions and creditable service may be eligible for transfer from the other pension plan into this pension plan. If you have other prior service with the City of Atlanta, the State of Georgia, Fulton County, DeKalb County, or as a teacher in a public school system or private college or university within the State of Georgia, you may be able to receive creditable service for such employment provided that you make the required contribution to this pension plan. If either of these situations applies to you, please contact the pension office for more information on how much you will have to contribute to this plan in order to receive credit for your other service.

B. **How Do I Apply for Benefits?**

If you wish to apply for benefits under the plan, you should first contact the pension office (see contact information on page 41) and obtain an *Application for Retirement*, *Federal Tax Withholding Election Form*, *Direct Deposit Form*, and the *Pension Clearance Form*.

1. The *Direct Deposit Form* is optional and should be completed only if you wish to have your monthly payments automatically deposited into your checking or savings account.
2. You will need to provide a copy of your **Birth Certificate** or other proof of your age (such as your Driver's License, etc.) and similar proof of age for all of your eligible beneficiaries. If applicable, you will also need to provide a copy of your **Marriage Certificate** or **Domestic Partner Registry Record** or other proof of your legal marriage or domestic partner registration with the City of Atlanta.
3. Complete all of your retirement forms and, on the last day of your employment, take your *Pension Clearance Form* to your Human Resource Department to obtain the required signature of a manager or supervisor with the City. A payroll clerk will review your forms with you at that time.
4. Return to the pension office the completed *Pension Clearance Form* along with your *Application for Retirement*, *Federal Tax Withholding Election Form*, *Direct*

Deposit Form, most recent paycheck stub, proofs of age as described above, and marriage license. You will then meet with a pension office representative, who will process your application and set up payment of your monthly pension check.

Your pension checks will be issued at the end of each month. Please contact the pension office if you fail to receive your pension check within seven working days of the payment date.

C. Can I Apply For Disability Benefits After My Retirement Benefits Have Been Approved?

No, once an application for retirement benefits is approved by the Board of Trustees, no other applications for either a retirement or disability benefit will be considered.

D. What Happens If I Return to Work After I Retire or Terminate My Employment?

If you withdraw your contributions to the pension plan at the time you terminate your employment as a police officer with the City, you may request to be given credit for your prior service. In order to receive credit for your prior service, you must pay back the contributions withdrawn plus any required interest. If the plan was amended to increase the participant contribution percentages in your absence, you may also be required to pay additional contributions to cover the increase in the contribution rate. Please contact the pension office for more information on how much you will have to contribute to the plan in order to receive credit for your prior service.

If you return to work as a regular employee after you retire and begin receiving monthly retirement benefits from the plan, your retirement benefits will be stopped and frozen until the end of your reemployment. During the period of reemployment, you will not accrue additional creditable service and you will be prohibited from contributing to the pension fund. ***Upon subsequent termination of employment, your previous retirement benefits will resume without adjustment.***

If you return to work under legislative directives as an independent contractor or an employee with a special skill, you may be entitled to receive your pension benefits and your salary simultaneously for a limited period of time.

E. How Do I Appeal the Board of Trustees' Decision to Deny My Claim for Disability Benefits?

In order to have a denial of your disability benefit reviewed by the Board of Trustees, you must send a written request for such a review to the pension office within 30 days from the date of the hearing when your disability benefit was denied. The pension office will then place your appeal for review on the agenda for the next meeting of the Board of Trustees. You will be advised of the date of this meeting and you may then attend the meeting to make your case personally before the Board. You will need to provide the pension office with any additional information that you consider relevant to your appeal. This information, along with your appeal letter, will be provided to the Board of Trustees. At the meeting, the Board will consider your appeal and make a final determination.

F. How Do I Appeal a Final Determination by the Board of Trustees?

If the Board of Trustees has made a final determination regarding your benefit eligibility or the amount of benefits that you will receive and if you do not agree with the Trustees' decision, you may appeal the decision through a writ of certiorari to the Fulton County Superior Court.