

Public Safety Personnel Retirement System



MEMBER HANDBOOK

November 2024

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Introduction

Purpose of this Handbook

This handbook was created to give members comprehensive information regarding membership in the Public Safety Personnel Retirement System (PSPRS). It includes what will be required of you as a member and the benefits and tools you will receive as a result. This handbook does not quote the official wording used in the Arizona Revised Statutes. If there are any differences or discrepancies, the official version of the Arizona Revised Statutes will prevail.

This handbook is divided into several sections including: Membership Benefits (active members and retirees), Planning for Retirement, Frequently Asked Questions, and a Glossary of Terms you will encounter throughout this handbook. It is designed to provide an all-in-one reference for your benefits, requirements as a member, and help you through the process of applying for benefits. A description of each section follows.

New and Active Membership

This section provides details of the specific forms and documents needed upon membership into the PSPRS, how your future retirement benefit is funded, and other applicable benefits, information, and tools that are available to you and your beneficiaries prior to retirement.

Service Purchases and Transfers

This section provides information on purchasing and transferring prior service to be applied to your retirement benefit.

Pension Benefits

This section provides details of the requirements and calculations used in determining your retirement benefit payment.

Applying for Benefits

This section provides details of the steps you will be required to complete in order to retire, the documents needed, timeframes and deadlines, and the benefits and tools available to you upon retirement.

Cancer Insurance Program

This section provides a brief overview of the Cancer Insurance Program benefits while you are an active member or a retired member. A full schedule of benefits is included in Appendix C.

Additional Benefits

This section includes information on the other benefits available to you as a member of PSPRS, including health insurance subsidy and survivor benefits.

Leaving Employment Prior to Retirement

This section provides information regarding termination of your PSPRS employment before retirement eligibility is met.

Factors that May Affect Your Pension

This section provides details on other factors that may affect your pension, such as post-retirement benefit increases, being involved in a divorce, and wage garnishments.

Appendix A: Glossary

This section provides definitions for terms commonly used by PSPRS and throughout this handbook.

Appendix B: Frequently Asked Questions

This section provides answers to some of our most frequently asked questions.

Appendix C: Cancer Insurance Program Schedule of Benefits

This section lists the full benefits provided by the Cancer Insurance Program.

Appendix D: Contact Information

This section provides contact information for the various departments of PSPRS and how each department can help assist you.

Tier 1, Tier 2 and Tier 3 Members

Members are classified as either Tier 1, Tier 2 or Tier 3 members based on your membership date:

Tier 1 Members DB Plan Only	Tier 2 Members DB Plan + DC Plan (hybrid) for Non-Social Security positions	Tier 3 Members¹ DB Plan + DC Plan (hybrid) for Non-Social Security positions, or DC Plan only
Hired into PSPRS position before January 1, 2012	Hired into PSPRS position on/after January 1, 2012	Hired into PSPRS position on/after July 1, 2017

Throughout this handbook, you will see differences between the membership tier groups. If there is no differentiation, then the benefit, calculation, or requirement is the same for members in the DB plan. For members participating in the Defined Contribution Plan, please refer to the PSPRS website for additional member benefit information.

Operating Structure of the PSPRS**Defined Benefit (DB) Plan**

The Public Safety Personnel Retirement System (PSPRS) is a special retirement system created by the state legislature for certain full-time certified peace officers and full-time fire fighters in the state of Arizona. The system provides a uniform, consistent, and equitable statewide retirement program to public safety personnel who are regularly assigned to hazardous duty.

The PSPRS is a governmental retirement plan qualified under 401 (a) of the Internal Revenue Code. It is a "defined benefit (DB) plan," which means that pensions are determined by a formula, versus the amount of money in the member's account. In addition, the PSPRS is an "agent

multiple-employer retirement plan,” meaning separate accounts are kept for each employer in the system and assets and benefit liabilities are not "pooled" by all employers in the system. Monies are pooled for investment purposes, but benefits and refunds are paid from each employer's separate account in PSPRS.

Defined Contribution (DC) Plan

PSPRS also administers a defined contribution (DC) plan in which retirement benefits are determined (“defined”) based on contributions and investment earnings on those contributions.

Board of Trustees

The Board of Trustees is a nine-member policy-making board that has statutory and fiduciary responsibility to invest the monies in the PSPRS, CORP (Corrections Officer Retirement Plan), and EORP (Elected Officials Retirement Plan) accounts, keeping records for each employee and employer in the plan, and paying out benefits and refunds to members. The Board of Trustees employs an administrator and administrative staff who are responsible for handling these functions. Although the Board of Trustees receives contributions from each employer and makes payments of benefits and refunds at the direction of the various local boards, the Board of Trustees acts as a "gatekeeper" to ensure that monies received and disbursed are in accordance with state law. The majority of day-to-day operations regarding PSPRS membership rests with the employer and local board.

Composition

The Board of Trustees as established by ARS §38-848 consists of nine members, each serving five-year terms. Four trustees are appointed by the governor. A fifth trustee is also appointed by the governor but must first be nominated by the PSPRS advisory committee and the Board of Trustees. Two trustees are appointed by the president of the Senate, and two are appointed by the speaker of the House of Representatives.

Board of Trustees Meetings

The Board of Trustees meet monthly or as otherwise scheduled to review the operating functions, investments, and other issues pertinent to the Public Safety Personnel Retirement System, the Corrections Officer Retirement Plan, and the Elected Officials Retirement Plan. These meetings are typically held on the fourth Wednesday of each month at the PSPRS Administrative Offices (3010 E. Camelback Road, Suite 200, Phoenix, AZ 85016). They are also broadcast online. Twenty-four hours prior to the meeting, a registration link is posted on the PSPRS website. Click on the link, complete the short registration form, and you can watch and listen to the meeting live online. Agendas, meeting materials, and prior meetings’ minutes are available to download from the PSPRS website (www.psprs.com). Local boards, members, retirees, and members of the public are welcome to attend in person or online. Those attending on site will have the opportunity to make comments during the “Call to the Public,” typically held at the beginning of each meeting.

Local Board Responsibilities

A local board is a legal entity established at the PSPRS employer level that is independent of the employer and charged with a variety of PSPRS-related administrative functions. The duties include determining member eligibility, directing pre-hire member physical evaluations, and determining disability and line-of-duty death benefits. Local boards have fiduciary duties to plan members and must abide by all applicable state laws, including Arizona's open meeting laws and reporting requirements to PSPRS.

Composition

The local board consists of a five-member board: A chairperson, two appointed persons, and two PSPRS members who are elected by secret ballot election by all contributing members for that employer group. The chairperson and two appointed members sit on both local boards (fire and police).

Local Board Secretary

The local board appoints a secretary to handle all administrative functions for the local board. This may include completing and retaining the minutes of each local board meeting and other administrative duties the local board deems necessary. The secretary also serves as the liaison for the local board to the contributing membership and the PSPRS Administrative Offices.

Online Resources for Members and Retirees

There are many resources available to you as a member and a retiree on our website: <http://www.psprs.com>. You will find training presentations, legislative updates, forms for updating your information and a special interactive "Members Only Portal."

Public Safety Personnel Information

Our website contains a section devoted to public safety personnel, which includes membership tier information and benefits, benefit payment schedule as a retiree, recent legislation affecting the PSPRS, commonly used forms, and a directory of departments and contacts at the PSPRS Administrative Office.

Members Only Portal

The Members Only portal provides you instant access to your contribution history (active members) and direct deposit notices (retirees). You are encouraged to register on the Members Only portal online by clicking on the "Members Only Site" on the main page of the PSPRS website. Doing so will provide you with secure access to your personal account. You will be prompted to provide the following information: System (Public Safety), last name, email address, date of birth, Social Security number and employer. From there, follow the steps to enter a unique username and password. Upon logging into the Members Only portal using your username and password, you will be able to do the following:

- View your contribution history (active members)
- Estimate your monthly retirement benefit (active members)
- Estimate your monthly DROP benefit (active members)

- View your monthly DROP benefit schedule (DROP members)
- View and download Direct Deposit statements (retirees)
- View and download 1099-Rs (retirees)
- Update personal data such as mailing address, withholding elections for federal and state taxes, direct deposit information (retirees)
- Calculate your monthly benefit based on different tax withholding elections (retirees)

Section 1: Information for New and Active Contributing Members

Membership Requirements

Becoming a member of the PSPRS has certain requirements. Some of the requirements of membership include the following:

Pre-Member Medical Evaluations

All new members, before being admitted to PSPRS, must submit to and complete a medical evaluation. The purpose of this evaluation is to screen for pre-existing conditions (which could affect your eligibility for a disability pension later). If you refuse to undergo the medical evaluation you will be unable to apply for any form of disability pension benefit, regardless of whether the present condition was pre-existing.

Contributions

The PSPRS pension fund is composed of employer contributions, employee contributions and investment gains.

Contributing to PSPRS is mandatory upon membership. These contributions are automatically deducted from your paycheck by your employer, and depending on your membership tier, may vary each fiscal year.

You may view employee contribution rates from our website at <https://www.psprs.com/public-safety-personnel> or through your account at any time by logging into your Members Only account.

Your employer is also required to make contributions to the PSPRS for your retirement benefit. Employer contribution rates are set annually, based on the employer group's annual actuarial valuation. For Tier 1 and Tier 2, employer rates are set individually for each eligible group (i.e., fire vs. police), but for Tier 3 membership groups, some employers are pooled in a cost-sharing plan.

For DB members, your normal retirement benefit is calculated using a set formula and is not dependent upon the amount of funds you and your employer have contributed during your period of employment. For DC members, your retirement benefit is determined based on employee and employer contributions, plus investment earnings. See "Pension Benefits" for more information on this.

If your employment ceases before you are eligible for a normal retirement benefit, you may apply to receive a refund of your employee contributions. See the section titled "Leaving Employment Prior to Retirement" for more information.

Choosing a Beneficiary

All PSPRS members, whether active, inactive, or retired, should have a designated beneficiary on file. Additionally, it is important to review those beneficiaries regularly and update information

when necessary. A beneficiary is an individual, institution, trustee, or estate which receives or may become eligible to receive benefits as a result of your death.

Some benefits, such as a survivor's or child's pension, automatically identify the beneficiary of the benefit. When there is no eligible survivor pension payable, the system looks to the identified beneficiaries on record.

Members must designate at least one primary beneficiary. More than one primary beneficiary may be designated, and, as such, in the event a death benefit is payable, proportional shares will be distributed.

Naming a contingent beneficiary is highly recommended. The contingent beneficiary would receive payable death benefits in the event the primary beneficiary predeceases the member. As with primary beneficiaries, multiple contingent beneficiaries may be designated.

It is important that you, the member, keep the PSPRS informed of any changes related to your beneficiaries, such as address changes, deaths, etc. Changes can be made anytime by completing the Beneficiary Designation Form (Form 8), which is available on the PSPRS website.

Section 2: Service Purchases and Transfers

Service Purchases

As a member of PSPRS, you have the option of purchasing or redeeming certain other service you have acquired to be applied to your PSPRS account. In the official quote provided by the system, you will be given options to purchase or transfer the eligible credited service.

Service Purchase Types

As a contributing member of the PSPRS, you can purchase certain types of credited service. Purchasing service has a direct impact on your calculated retirement benefit amount. PSPRS allows members to purchase the following types of service:

- Prior service within the same retirement system
- Active military service, earned prior to membership
- Out of state public service (certain qualified service)
- Previously forfeited service
- Prior service from another Arizona retirement system or plan (ASRS, COPERS, TRS)
- Rural Metro or contract service (limitations and qualifications apply)
- Service with a PSPRS employer prior to joinder date

The table below details the requirements and stipulations for common service purchases:

Common Service Purchase Types		
Type of Service	Service Required with the system	Maximum Service to Purchase
Prior active military service	5 years	60 Months
Prior out of state governmental service	5 years	60 Months
Prior forfeited service within the same retirement Plan	N/A	All Previously forfeited service
Other Arizona state retirement system of Plan	N/A	All service

Service Purchase Procedure

Members who have eligible time to purchase need to complete an application. The type of service you are purchasing will determine the form. All services purchases are handled directly by the PSPRS active members department.

When the service purchase process is initiated, you will receive a quote on the cost to purchase the time requested. This quote will provide a date by which you must make the purchase, typically within 90 days. Afterwards, the quote will expire, and you will need to restart the process.

Please note that a service purchase quote can be made in any increment of eligible time available to you.

Service Purchase Cost

The cost of credited service per year is your current annual salary multiplied by the actuarial present value of the added benefit. Service purchase costs will vary by individual member based on how much time you are redeeming, how much credited service you have currently, your age and current compensation, and how close you are to major retirement milestones (i.e., 20 years of credited service, 25 years of credited service, etc.).

Once you decide to make a service purchase, you will contact the PSPRS administrative office to make the payment or transfer funds.

Service Purchase Payment Options

Lump sum payment: The full cost of the purchase may be made in one out of pocket payment. Purchases are subject to IRC section 415(c) limits.

Payroll deduction agreement (PDA): You can have a fixed payment deducted from your regular paycheck each pay period. All PDA payments are deducted on a post-tax basis. For more details contact our Active Members Department.

Rollovers: Certain funds may be transferred from one qualified plan to the PSPRS to complete a service purchase. Current eligible plans for service purchase rollovers include:

- 401(a) Qualified Defined Benefit Plan
- 401(a) Qualified Defined Contribution Plan (includes 401(k))
- 403(a) Qualified Annuity Plan
- 403(b) Tax Sheltered Annuity
- 408(a) Traditional IRA (includes SEP IRA)
- 408(b) Individual Retirement Annuity
- 457 Governmental Deferred Compensation Plan

Service Transfers

If you terminate employment in a PSPRS-covered position and accept a position with the same employer or another employer in the system, your service will be automatically transferred. You must leave your contributions with the system from the previous employer.

In order to qualify, contributions must be left on account with the plan.

For example, if you worked for the City of Phoenix as a firefighter (PSPRS position), terminated employment, and began working as a firefighter (PSPRS) for the City of Mesa, your service from the City of Phoenix would automatically be transferred.

Types of Service Transfers

Members also have the option to transfer credited time to PSPRS, under certain conditions. The types of eligible transfers include:

- Transfer between PSPRS employers (i.e., CORP, EORP)
- Transfer of service between Arizona retirement plans (i.e., ASRS)
- Transfer of service between Arizona municipalities and special retirement plans (i.e., COPERS, TRS)

Section 3: Pension Benefits

Normal Pension

The most prominent benefit of PSPRS membership is the normal pension which you can begin receiving upon meeting eligibility requirements. This section details eligibility and calculations for a normal pension benefit.

Several factors come in to play when calculating your pension benefit, including membership tier, service, credited service, average monthly compensation, and leave without pay. Please refer to the Glossary (Appendix A) for definitions of each of these terms.

Eligibility (Tier 1 Members)

Tier 1 members must have 20 years of service or have 15 years of service and be at least age 62, to apply for a normal pension benefit.

Eligibility (Tier 2 Members)

Tier 2 members must have greater than 15 years of service and be at least age 52.5 to apply for a pension benefit.

Eligibility (Tier 3 Members)

Tier 3 members must have at least 15 years of credited service and be at least age 52.5 to apply for an early retirement, or at least 55 with 15 or more years of credited service to qualify for a normal retirement benefit.

Calculations (Tier 1 Members)

A normal pension benefit for a Tier 1 member is calculated as follows:

Age	Service	Calculation
62	15 years	Average monthly benefit compensation x 50% for the first 20 years of credited service. The benefit is reduced by 4% for each year of credited service under 20 years.
Not required	20 years of credited service	Average monthly benefit compensation x 50% for the first 20 years of credited service.
Not required	20 years of service with less than 20 years of credited service	Average monthly benefit compensation x 50% for the first 20 years of credited service. The benefit is reduced by 4% for each year of credited service under 20 years.
Not required	20 to 24.99 years of credited service	Average monthly benefit compensation x 50% for the first 20 years of credited service plus 2% of the average monthly benefit compensation for each year of credited service between 20 and 24.99.
Not required	25 or more years of credited service	Average monthly benefit compensation x 50% for the first 20 years of credited service plus 2.5% of the average monthly benefit compensation for each year of credited service above 20 years up to a maximum of 80% of the average monthly benefit compensation.

The maximum benefit is 80% of the member's average monthly benefit compensation which equals 32 years of credited service.

Calculations (Tier 2 Members)

A normal pension benefit for a Tier 2 member is calculated as follows:

Age	Service	Calculation
52.5	15 years of service	Average monthly benefit compensation x credited service x multiplier (below).
52.5	25 or more years of service	Average monthly benefit compensation x 62.5% for the first 25 years of credited service plus 2.5% of the average monthly benefit compensation for each year over 25 years of credited service up to a maximum of 80% of the average monthly benefit compensation. The benefit is reduced by 4% for each year of credited service under 25 years with a pro-rata reduction for any fractional years.

The maximum benefit is 80% of the member's average monthly benefit compensation which equals 32 years of credited service.

Calculations (Tier 3 Members)

An early and normal pension benefit for a Tier 3 member is calculated as follows:

Age	Credited Service	Calculation
52.5 Early Retirement	15 years of credited service	Actuarially reduced benefit based on the average monthly benefit compensation x credited service x multiplier (below).
55 Normal Retirement	15 or more years of credited service	Average monthly benefit compensation x credited service x multiplier (below) up to a maximum of 80% of the average monthly benefit compensation.

Multiplier for Tier 2 and Tier 3

Credited Service	Multiplier
15 to 16.99	1.5%
17 to 18.99	1.75%
19 to 21.99	2.0%
22 to 24.99	2.25%
25 or more	2.50%

Your retirement is considered effective the first day of the month following your termination of employment. Pension payments are paid the last business day of each month.

Example: A member is eligible for normal retirement and terminates employment on May 15.

- The member is considered a **June** effective retiree.
- The first pension payment will be on the last business day in **June**.

Disability Pension

During the course of your career, there may come a time when due to injury or illness you are unable to perform your duties as a peace officer or firefighter. Should that occur the system provides special disability pension benefits that you may become eligible to receive. As with all eligibility for benefits, you as member must contact your local board to initiate the disability determination process.

Please Note: The local board may require annual medical re-evaluations until the member reaches what would have been his or her normal retirement. Disability pensions terminate if the local board finds the retired member no longer meets the requirements for the benefit.

The PSPRS plan provisions provide four (4) disability pension types. Each has unique qualification standards are described below:

Ordinary Disability (Non-Service Related)

This disability type is a non-job-related injury/illness pension. In order to qualify you cannot be eligible for normal retirement. You must have a physical condition which totally and permanently prevents you from performing a reasonable range of duties within your department; or, you must have a mental condition that totally and permanently prevents you from engaging in any substantial gainful activity.

Ordinary disability is a fully taxable pension benefit and is calculated using the following formula:

Tier 1 Members

(Average Monthly Compensation x 50%) x (credited service/20) = **Monthly Ordinary Pension**

Tier 2 Members

For members with less than 25 years of credited service who do not meet the age requirement:

(Average Monthly Compensation x 40%) x (credited service (max 20)/20) = **Monthly Ordinary Pension**

Tier 3 Members

(Average Monthly Compensation x 40%) x (credited service (max 20)/20) = **Monthly Ordinary Pension**

Accidental Disability (Service Related)

An accidental disability pension is a service-related disability benefit. As a member, you could qualify should you have a physical or mental condition which totally and permanently prevents you from doing a reasonable range of duties within your position classification and was the result of an on-duty event.

A portion of an awarded accidental disability pension is considered non-taxable and is calculated in the following manner:

Tier 1

Please note: The first 50% of a member's average monthly compensation is considered nontaxable

For members with less than 20 years of credited service:

(Average Monthly Compensation) x 50% = **Monthly Accidental Pension**

For Members with more than 20 years, but less than 25 years of credited service:

(Average Monthly Compensation) x 50% = Normal Pension (NP)

(Average Monthly Compensation x 2%) x (actual number of credited service years over 20) = additional amount to NP

NP + Additional Amount to NP = **Monthly Accidental Pension**

For Members with more than 25 years of credited service:

(Average Monthly Compensation) x 50% = Normal Pension (NP)

(Average Monthly Compensation x 2.5%) x [actual number of credited service years over 20 (not to exceed 32 Years of credited service)] = additional amount to NP

NP + Additional Amount to NP = **Monthly Accidental Pension**

Tier 2 Members

Please note: the first 50% of a member's average monthly compensation is considered nontaxable

For member with less than 25 years of credited service and does not meet the age requirement:

The greater of:

(Average Monthly Compensation x 50%) = **Monthly Accidental Pension**

or

(Average Monthly Compensation x 50% x credited service x graded multiplier from normal retirement) = **Monthly Accidental Pension**

Tier 3 Members within the First 90 Days of Employment

If an employee is determined to be eligible for a disability, the employee shall be automatically enrolled in the Tier 3 DB plan for the remainder of the employee's employment with any employer under the system.

Tier 3 DB members

For member with less than 25 years of credited service and does not meet the age requirement.

The greater of:

(Average Monthly Compensation x 50%) = **Monthly Accidental Pension**

or

(Average Monthly Compensation x 50% x credited service x graded multiplier from normal retirement) = **Monthly Accidental Pension**

Tier 3 DC Members

The calculation is based on a Tier 3 DB member disability benefit reduced by an amount equal to the monthly annuitized value of the member's defined contribution account. Annuitized values are determined by actuaries employed by PSPRS.

For member with less than 25 years of credited service and does not meet the age requirement.

The greater of:

(Average Monthly Compensation x 50%) less the actuarial fact of the DC balance= **Monthly Accidental Pension**

or

(Average Monthly Compensation x 50% x credited service x graded multiplier from normal retirement) less the actuarial fact of the DC balance = **Monthly Accidental Pension**

Temporary Disability (Service Related)

In the event that you have a service-related injury that prevents you from performing your role as a peace officer or firefighter, but that it has a foreseeable rehabilitation period and that you may be able to return to full duty, then you may want to consider applying for a temporary disability. You may qualify for this disability type if you have a physical or mental condition that totally prevents you from performing a reasonable range of duties within your department but is temporary in nature. Additionally, the physical or mental condition must have incurred while in the performance of your regular duties.

Temporary disability pensions are considered nontaxable, are limited to only 12 monthly payments and are calculated using the following formula:

Tiers 1, 2 and 3

(Annual compensation received immediately prior to date of disability x 50%) /12 = **Monthly Temporary Pension (limited to 12 payments)**

Tier 3 Members within the First 90 Days of Employment

If an employee is determined to be eligible for a disability, the employee shall be automatically enrolled in the Tier 3 DB plan for the remainder of the employee's employment with any employer under the system.

Tier 3 DC Members

The calculation is based on a Tier 3 DB member disability benefit reduced by an amount equal to the monthly annuitized value of the member's defined contribution account. Annuitized values are determined by actuaries employed by PSPRS.

Catastrophic Disability (Service Related)

This disability type is reserved for the most severe of physical conditions incurred while on duty. Qualifications for a catastrophic disability is limited to physical conditions that totally and permanently prevents you from engaging in any gainful employment. Individuals who receive catastrophic disabilities are those whose physical injuries far exceed those injuries that would otherwise qualify them for an accidental disability.

Catastrophic disability pensions are considered nontaxable for the first 60 months and are calculated in the following manner:

Tiers 1, 2 and 3

For the first 60 months of catastrophic disability pension

Average monthly compensation x 90% = **Initial monthly Catastrophic Pension (first 60 months)**

For continued catastrophic disability pension after 60 months (if still determined to be eligible)

Average monthly compensation x 62.5% **or** normal pension calculation (please see normal pension), whichever is greater = **Monthly Catastrophic Pension**

Please note: If the monthly catastrophic pension amount is greater than 62.5% based on the normal pension calculation as stated above, the pension amount over 62.5% is considered taxable income starting with the 61st month.

Tier 3 Members within the First 90 Days of Employment

If an employee is determined to be eligible for a disability, the employee shall be automatically enrolled in the Tier 3 DB Plan for the remainder of the employee's employment with any employer under the system.

Tier 3 DC Members

The calculation is based on a Tier 3 DB member disability benefit reduced by an amount equal to the monthly annuitized value of the member's defined contribution account. Annuitized values are determined by actuaries employed by PSPRS.

Deferred Retirement Option Plan (DROP)

The Deferred Retirement Option Plan, commonly known as DROP, is a retirement benefit that allows Tier 1 public safety members who are eligible for retirement to continue working while collecting a salary and accumulating pension benefits that become available upon retirement.

A monthly retirement benefit is calculated based on the salary and credited service earned at the time a member elects to participate in DROP. That amount is deferred each month and generates interest while the member continues to work for their employer for up to 60 months. Under certain conditions, members can extend their participation in DROP for up to 24 additional months.

While DROP provides a source of retirement income, it is important to recognize a potential drawback. Once in DROP, members will not continue to contribute towards their pension or add credited service to their PSPRS employment record. This means that any future salary increases or additional years of service won't apply when calculating pension benefits when exiting DROP.

Deferred retirement is not available to Tier 2 and 3 members. There are two eligibility requirements for Tier 1 members: The first being to enter DROP for up to five years and the second is for extending DROP beyond five years.

- DROP entry requirement: 20 years of credited service
- DROP extension requirement:
 - Members who entered DROP prior to July 6, 2022, may elect to extend deferred retirement with the approval of their employer
 - Members who entered DROP after July 6, 2022, may elect to extend deferred retirement if they were at least 51 years old and had 24.5 years of credited service at the time they entered DROP

Member DROP account balances held by PSPRS generate a guaranteed annual interest equal to the assumed earning rate set by the PSPRS Board of Trustees. Pension benefits accrued through DROP and interest are tax deferred, although DROP accounts may include an amount of taxed contributions.

Upon retirement, accrued DROP balances are transferred in a lump sum to individual 401(a) accounts within the Public Safety Personnel Defined Contribution Retirement Plan (PSPDCRP). These accounts also receive DROP balances and ongoing monthly pension benefits when members extend DROP participation beyond five years; at which time interest accrued from PSPRS ceases.

Making the Choice

Members considering entering DROP are encouraged to first login to Members Only and review their years of service and receive an estimated monthly pension benefit.

To confirm eligibility and receive an official monthly pension estimate, members must complete and send PSPRS the PS-CORP Retirement Estimate Form application, taking care to enter that they request an estimate only (not a request to retire or enter DROP) and to include a desired DROP entrance date. Employer signatures are not required for pension benefit estimates.

After a member has confirmed deferred retirement eligibility and received and reviewed their monthly pension estimate, entering DROP requires re-submitting the one-page PS-CORP Retirement Estimate Form noting intent to enter DROP with a desired DROP entrance date and an employer signature. PSPRS communicates with employers to ensure that member and employer pension contributions are discontinued on the DROP entry date, at which point DROP entrance is irrevocable. At this time, PSPRS sends members final forms for completion and their monthly pension benefits will be deposited into DROP accounts and begin accruing interest.

Members already in DROP may extend their deferred retirement service if eligibility requirements are met. Members who entered DROP prior to July 6, 2022, must check with their employers to extend their deferred retirement service past 60 months. Employers are required to provide permission through the Members Only portal. Members who enter DROP after July 6, 2022, and meet age and service requirements, will have their DROP automatically extended if they have not filed a notice to retire by the end of their 60th month in DROP.

Section 4: Planning for Retirement Checklist

- Choose a retirement date. Remember, the day you choose to retire determines your effective retirement date. “Effective retirement,” is always the 1st of the month following your termination. Pensions are always payable the last business day of the month.

Example: You choose a retirement date of October 15, your effective retirement will be **November** and your first pension check will be payable the last business day of November.

- Log into your Members Only account to review your contributions history and service credits with PSPRS. Reviewing this information beforehand will help in addressing any discrepancies, which, if not corrected, could delay your pension. Additionally, members can also use the Retirement Estimator. This provides an approximate amount of what your benefit may be.

- Contact PSPRS regarding retirement eligibility and to request a PS-CORP Retirement Estimate Form. Public safety will provide a Retirement Packet for you to complete and return with the following documents:

- Driver’s license
- Copy of your properly filed, legally recorded Marriage Certificate (if applicable)
- Copies of birth certificates for you, your spouse and children
- Voided check or letter from your bank validating your account and routing number
- Legal documents (i.e., divorce decrees, certified QDRO)

Please note: Retirement packets must be received by the 10th of the month in which pension payments are to be made.

- Research your health insurance options. For more information, please go to our website.

Disability Benefits

Application Overview

The application process includes the following:

- Brief description of the nature and cause of the disability
- Provide list of all doctors and hospitals which have treated for the disability
- Include all doctors and hospitals consulted within the last three years
- Authorizations for the local board and its designated physician to access your complete medical history
- Date of disability: the date of the injury or the date the member's physical or mental condition was first diagnosed as to preclude the member from further employment with the PSPRS employer
- Independent medical examination by a doctor chosen by the local board

This doctor will write a report, giving an opinion as to the member's cause of injuries, extent of injuries, and, if applicable, if it is probable that they were sustained in the line of duty. The local board is required by law to base its decision on this report regarding the member's disability application.

The local board is required to initiate a hearing on a claim within 90 days of receiving your application for disability pension.

If you are granted a disability pension, you may be required to undergo follow-up medical evaluations annually to continue receiving the disability pension.

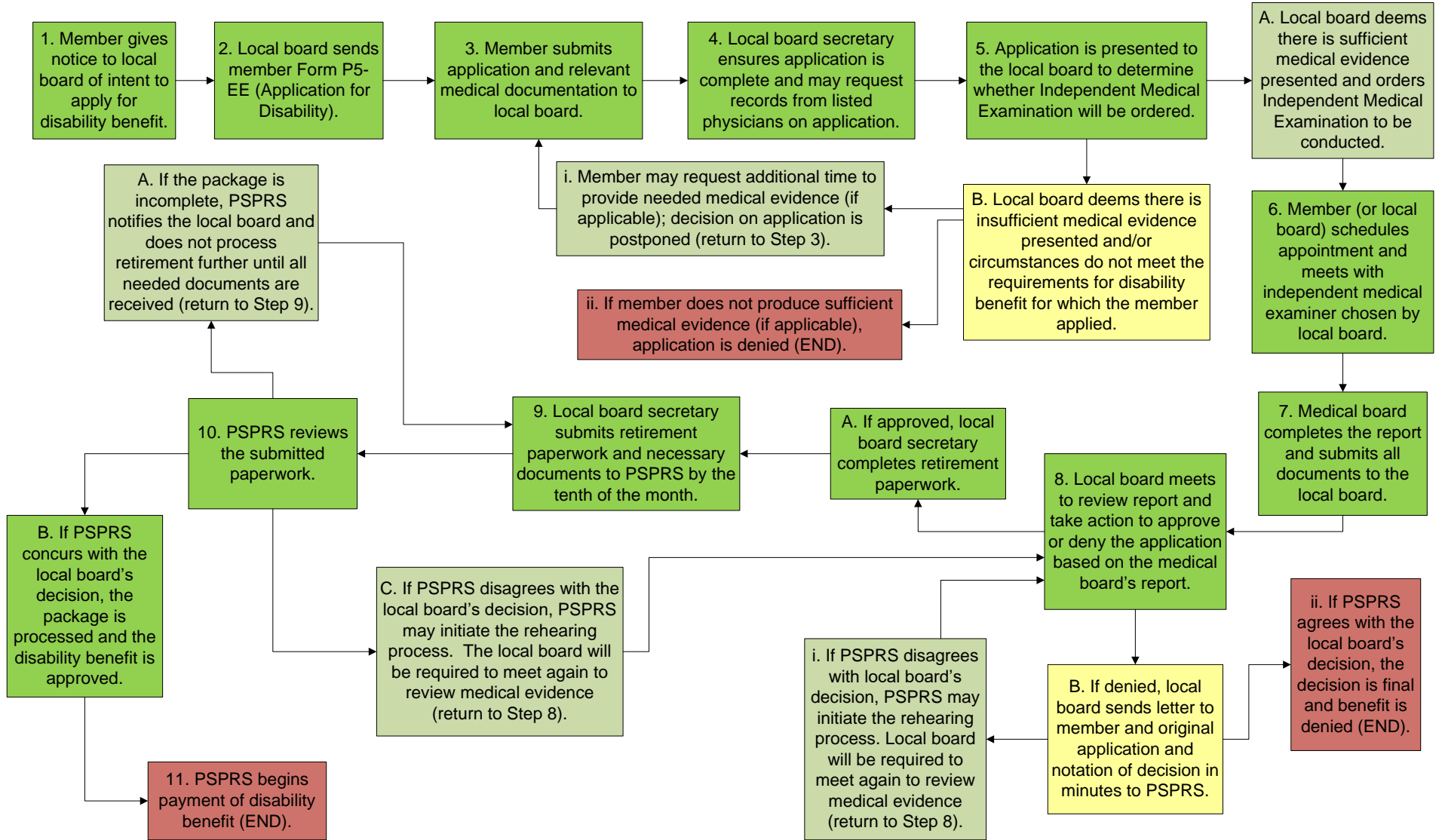
[Disability Pension Application Process](#)

See the following page for a flowchart on the general disability pension application process. Please note that your local board may have specific procedures in adjudicating disability claims.

Disability

Application

Process



Section 5: Cancer Insurance Program

The Cancer Insurance Program (CIP) was created and designed to assist you with the costs that may arise in the event you are diagnosed with cancer and must undergo treatment. The CIP assists in covering out of pocket expenses that are not covered by your health insurance. As a member of the PSPRS, you are automatically covered by the program. When you retire from your employer, coverage continues for a limited amount of time at no cost to you. Some of the plan benefits are highlighted below. A full listing of the schedule of benefits can be found in the back of this handbook (Appendix C).

Benefit Highlights

- \$15,000 payment to members with non-skin cancer
- \$500 payment to members with a positive diagnosis of skin cancer
- Lifetime maximum benefit amount of \$100,000 per member
- Advance reimbursement for out-of-pocket expenses

As an active contributing member in the plan, the premiums associated with the CIP are paid annually by your employer. Premiums are set annually by the Board of Trustees. When you retire, your coverage continues with the following provisions:

- You receive 5 months of continued CIP eligibility (at no cost) for every one year of credited service with the system, including years in DROP if effective after September 2019 or later
- Once your “no cost” eligibility period expires, if you have had a positive diagnosis of cancer, you will have the opportunity to continue your eligibility in the program by paying the annual premiums directly to the system as established by the Board of Trustees

This program is directly administered by the PSPRS administrative offices. For more information regarding this program, please visit our website at www.psprs.com.

Section 6: Leaving Employment Prior to Retirement

Although members benefit the most by receiving a pension, there are financial benefits available should you cease employment prior to meeting retirement requirements. You may choose to do one of the following:

- Leave your contributions on account with PSPRS and retain rights to future PSPRS benefits
- Request a refund of your employee contributions plus interest and forfeit rights to future PSPRS benefits
- Rollover your account to another qualified retirement program and forfeit rights to future PSPRS benefits

Upon separation from PSPRS employment and withdrawal of your PSPRS account balance, you waive any and all rights to PSPRS membership benefits, including, but not limited to:

- Pension benefit
- Disability benefit
- Health insurance premium benefit
- Survivor benefits

Refund of Contributions

If you leave PSPRS prior to retirement, you are entitled to receive the funds you have contributed through your career, paid as a lump sum, minus any benefit payments or any amount you may owe the system. Employment must be terminated for any reason other than death or retirement, and you must file a completed application with the system. Depending on your length of service and membership tier, you may receive an additional amount in addition to the contributions you made. The payment amounts are calculated as follows:

Tier 1 Members

Less than five years of service: 100% of your employee contributions to the system only

Five or more years of service: 100% of your employee contributions to the system **plus** the following percentage of your employee contributions:

- 5.0 to 5.9 years of service: 25%
- 6.0 to 6.9 years of service: 40%
- 7.0 to 7.9 years of service: 55%
- 8.0 to 8.9 years of service: 70%
- 9.0 to 9.9 years of service: 85%
- 10.0 or more years of service: 100%

Tier 2 Members

Members receive a lump sum payment of their accumulated contributions plus interest at a rate determined by the Board of Trustees as of the date of termination.

Deferred Annuity

Tier 1 Members

Inactive members (not making contributions to the plan) that have at least ten (10) years of credited service may elect to receive a deferred annuity at the age of sixty-two (62). This annuity is a lifetime monthly payment that is actuarially equivalent to the member's accumulated contributions in the plan plus an equal amount paid by the employer. This annuity is not a retirement benefit and annuitants are not entitled to survivor benefits, benefit increases, or participation in the group health insurance to include subsidy.

Tier 2 and Tier 3 DB Members

Tier 2 and Tier 3 DB members are not eligible to receive the deferred annuity. However, members who attain the service requirement for a normal retirement, but do not meet the age requirement, may elect to leave their contributions on account until reaching the age requirement and elect to receive a retirement benefit, which would include regular PSPRS pension benefits such as cost of living adjustment (COLA) increases, survivor benefit options, and health insurance subsidies.

Section 7: Additional Benefits

Health Insurance for Tier 1, 2 and 3 DB Members

PSPRS members have several health insurance options when entering retirement:

1. Extension of employer's health insurance as a retiree (if offered by employer)
2. COBRA (if offered by employer)
3. ASRS Group Retiree Insurance Program (request an enrollment form from PSPRS Administrative Office)

Health Insurance Premium Subsidy

Each Arizona retirement system provides a monthly premium benefit payment (subsidy) to eligible enrolled retirees and eligible survivors. This payment is applied to health insurance premiums and is intended to help defray the out-of-pocket insurance cost to retirees. The subsidy amount is based upon the insurance plan type (single or family) and Medicare eligibility. The subsidy amount is applied to your total cost due for dental and/or medical insurance, and the difference is either taken out of your monthly benefit or billed by the insurance administrator.

Forms of eligible health insurance include: medical and/or dental coverage, coverage with your previous employer that was extended as COBRA coverage, retiree health insurance coverage offered by the employer, and retiree health insurance coverage offered by PSPRS through the Arizona State Retirement System (ASRS).

When you are eligible for a retirement benefit from two different Arizona retirement systems (such as PSPRS and ASRS), you may also be eligible for two health insurance subsidy amounts.

"Medicare eligible" is persons 65 and older. In some cases, a person receiving a disability benefit may be able to obtain Medicare earlier.

The following table details the amount of the subsidy paid by the system based upon coverage levels.

Subsidy	Number of Persons and Medicare Eligibility Type	Single / Family Coverage
\$150.00	Member only - Not Medicare eligible	Single Coverage
\$100.00	Member only - Medicare eligible	Single Coverage
\$260.00	Member and Dependent - No one is Medicare eligible	Family Coverage
\$215.00	Member and Dependent - Member or Dependent is Medicare eligible	Family Coverage
\$170.00	Member and Dependent - Member and one or more Dependents are Medicare eligible	Family Coverage

Tier 3 DC Members

As a retired member or disability recipient of the DC Plan, you may elect group insurance from ASRS, or ADOA if eligible, but Tier 3 members who choose to receive retirement benefits through the 401(a) defined contribution plan (excluding pension or hybrid benefits) must elect to contribute towards the health insurance subsidy to receive this benefit in retirement. The opt-in to contribute to receive future health insurance subsidies must be done within the first 90 days of the member's employment. This election must be made through the Members Only portal.

Subsidy for Survivor Pension

If a law enforcement officer is killed in the line of duty, the eligible surviving spouse or dependent(s) are entitled to insurance benefits either by the former employer, or from the state retirement system from which the spouse or dependent is receiving benefits. The health insurance premium amount payable by the employer of the deceased law enforcement officer is the amount the employer would pay for an active law enforcement officer for a family coverage premium or single coverage premium, whichever is applicable.

Cost of Living Adjustment (COLA) Increase for Tier 1, 2 and 3 DB Members

Tier 1, 2 and 3 DB Members

Cost of Living Adjustment (COLA) increases for public safety retirees and survivors are determined based on the effective retirement date (retired on/after July 1 of the prior fiscal year) and the Consumer Price Index (CPI) published by the U.S. Bureau of Labor Statistics for the metropolitan Phoenix-Mesa area ending December 31 of the prior calendar year. Contingent on the CPI, up to 2% may be paid as a COLA.

For retirees in their first year of retirement (retired on/after July 1 of the prior fiscal year), the increase is prorated based on the date of retirement.

Additional Requirement for Tier 3 DB Members

The increase will be payable after seven years of retirement, or at age 60, whichever is first, and will be determined based on the aggregate funding level of PSPRS.

Funding Level	Increase
70% to < 80%	1.0% cap
80% to < 90%	1.5% cap
90% or more	2.0% cap

Survivor Benefits

The system provides for benefits to those qualifying beneficiaries in the event of your death. The duration of these benefits is dependent upon the type of individual eligible.

Tier 1, 2 and 3 DB Members

If the member was retired at the time of death, eligible surviving spouse will receive a lifetime benefit equal to 80% of the member's pension benefit. The spouse must have been married to the member for at least two consecutive years prior to the member's date of death in order to receive survivor benefits.

If the member was still in active service at the time of death, the surviving spouse receives a lifetime benefit equal to 80% of the member's pension benefit, calculated in the same manner in which an accidental disability is calculated.

If the member died as a result of injuries sustained in the line of duty, the surviving spouse receives a lifetime benefit equal to 100% of the member's average monthly benefit compensation, based on a high 3-year compensation (for Tier 1 members) or a high five-year compensation (for tiers 2 and 3).

Surviving child pension for Tier 1, 2 and 3 DB Members

In addition to potential surviving spouse pensions, in the event of your death, your dependent children may be eligible for benefits as well. Eligibility for surviving child pension is set within PSPRS statutes. Surviving child pension may become payable if the child meets the following criteria:

- Must be an unmarried natural or legally adopted child who is under the age of 18
- If over the age of 18, must be a full-time student and under the age of 23
- If child has a disability that began before they attained the age of 23 and they are dependent of the surviving spouse or guardian

Payable surviving child pension is 10% of the member's pension, with a maximum of two child shares (20%). If there are more than two eligible surviving children, the pension is divided evenly amongst all eligible children.

Tier 3 Members within the First 90 Days of Employment

If the employee was killed in the line of duty, the surviving spouse will receive a surviving spouse pension based on the calculation for a DB Member (100% of the average monthly compensation at the time of death).

Tier 3 DC Members

If the employee was killed in the line of duty, the surviving spouse will receive a surviving spouse pension based on the calculation for a DB Member (100% of the average monthly compensation at the time of death) reduced by an amount equal to the monthly annuitized value of the member's defined contribution account. Annuitized values are determined by actuaries employed by PSPRS.

Tier 3 DC Members Dies before 10 Years of Service

Employer contributions to Tier 3 member defined contribution accounts are considered immediately vested in the event of line of duty death.

Section 8: Factors that May Affect Your Pension

Returning to Work after Retirement

Making the decision to return to work after retirement should be considered carefully as it may affect your pension benefit. Below are guidelines regarding returning to work after you have retired.

The following rules apply to retirees who return to work after retirement.

- In order for you to continue to receive your retirement benefits, you must terminate your employment and remain retired for a minimum of six months from the effective date of your retirement, in any capacity, from the employer from which you retired.
- If you become employed in the same or substantially similar position by the employer from which you retired (*at any time*), your retirement benefits will be suspended.
- You can return to work with the employer from which you retired and continue to receive your retirement benefits as long as you are retired for a minimum of 60 consecutive days from the effective date of your retirement, and you were hired for a different position as a result of participating in an open, competitive, new-hire process for an entry-level, non-supervisory position, or you were hired as a fire inspector or arson investigator.
- You may continue to receive your retirement benefits if you are assigned to voluntary duties (i.e., acting as a limited authority peace officer for an employer pursuant to the Arizona peace officer standards and training board rules).
- If you are receiving a disability retirement (and have not reached normal retirement) and have become employed by any employer in a PSPRS-covered position, your retirement benefits will cease. Upon eligibility for retirement, the service from the disability retirement will be considered “service” and not “credited service.” Your average monthly compensation may be impacted by the compensation you received from your most recent employment.
- At any time following retirement, if you are awarded an accidental disability, ordinary disability, catastrophic disability, or temporary disability benefit and accept a job reassignment as an accommodation in accordance with the Americans with Disabilities Act of 1990 due to a disability that is directly related, your retirement benefits will not be suspended.
- If you become an elected official by election or appointment, it is not considered reemployed by the same employer and retirement benefits will not be suspended.
- You cannot have an implicit or explicit pre-existing agreement with the employer from which you retired, whether written or verbal, to return to work, in any capacity. Your employer must be able to demonstrate that a bona fide termination of employment occurred.

PLEASE NOTE: Your local board determines your continued eligibility for pension should you return to work after retirement.

Divorce

If you have been involved in a divorce, please provide PSPRS with a complete copy of the Divorce Decree(s) and any attachments or exhibits referenced in the decree(s). Upon receipt, additional correspondence will be provided to the parties involved. If the retirement account is required to be split, a Domestic Relations Order (DRO) will need to be prepared. To ensure that the language in the DRO is acceptable, it is recommended that you provide the PSPRS with a draft copy of the DRO for review and approval prior to submitting it to the court.

Garnishments

Upon receipt of an acceptable order, PSPRS can withhold for a tax levy, child support, or pursuant to an acceptable, certified Domestic Relations Order (DRO).

Appendix A: Glossary

Accidental Disability: A job-related physical or mental condition that the local board finds totally and permanently prevents the applicant/employee from performing a reasonable range of duties within their job classification or department.

Average Monthly Compensation (Tier 1): Tier 1 member retirement benefits are calculated using high three-year average compensation. It does not need to be the last three years of employment. It just needs to be 36 consecutive months within the last 20 years of the member's service. Members can find their high three-year average by using the Retirement Estimator tool on the Members Only portal online.

Average Monthly Compensation (Tier 2 and Tier 3): Tier 2 and Tier 3 member retirement benefits are calculated using their high five-year average compensation. It does not need to be their last five years or five calendar years. It just needs to be 60 consecutive months within the last 20 years of the member's service for Tier 2 and within the last 15 years for Tier 3. Members can find their high five-year average by using the Retirement Estimator tool on the Members Only portal online.

Catastrophic Disability: A job-related physical and not a psychological condition that is not an accidental disability which totally and permanently prevents the applicant from engaging in any gainful employment. Entire pension is considered nontaxable income.

Compensation: For the purposes of calculating a member's benefit, "compensation" includes: base wages, shift and military differential pay, holiday pay, used vacation/sick leave, overtime, used compensatory time. Compensation does not include; fringe benefits (uniform allowance, mileage reimbursement), unused sick leave (lump sum payments), unused compensatory time (lump sum payments), payment in lieu of vacation.

Contributions: Money placed in an individual retirement account (IRA), an employer-sponsored retirement plan, or other retirement plan for a particular tax year. Contributions may be deductible or nondeductible, depending on the type of account.

Cost of Living Adjustment (COLA) Increase: A permanent increase to a member's monthly pension.

Credited Service: The time in which a member's accrued service is supported by contributions made to the system. Credited service is the time used to calculate a member's pension benefit. A member can gain additional credited service if he or she redeems or purchases previous service with another eligible employer or plan. See the section titled "Service Purchases and Transfers" for more details on eligible service redemption and the purchase process.

Date of Disability: The date of the injury or the date the member's physical or mental condition was first diagnosed as to preclude the member from further employment with the PSPRS employer.

Disability Pension: A type of monthly pension in which a member becomes eligible only when the local board has determined that the member has a physical or mental condition that precludes the member from continuing to work in a PSPRS covered position. Qualification for this benefit is dependent upon the type of disability the member is seeking.

Eligible Group: Employees who are covered under the plan through a joinder agreement enacted by their employer and PSPRS.

Garnishment: An amount withheld by court order or federal law for payment of taxes through a levy, child support, or pursuant to a PSPRS approved Domestic Relations Order.

Health Insurance Premium Subsidy: These are payments provided to system retirees to offset health insurance premium costs in retirement. This payment is provided at no charge to Tier 1, 2 and 3 members with defined benefit plans while Tier 3 members who elect to receive 401 (a) defined contribution benefits must opt to contribute towards receiving this benefit in retirement.

High 3-Year Average: See "Average Monthly Compensation."

High 5-Year Average: See "Average Monthly Compensation."

Independent Medical Examination: A doctor chosen by the local board to conduct an examination and write a report, giving an opinion as to the member's cause of injuries, extent of injuries, and, if applicable, if it is probable that they were sustained in the line of duty. The local board is required by law to base its decision on this report regarding the member's disability application.

Leave Without Pay: Leave without pay is the time in which a member did not work, was not paid, and did not make contributions to PSPRS. Any full pay period in which this occurred is deducted from a member's total service to calculate the member's retirement benefit.

Local Board: A local board is a legal entity established at the PSPRS employer level that is independent of the employer and charged with a variety of PSPRS-related administrative functions. The duties include determining member eligibility, directing pre-hire member physical evaluations, and determining disability and line-of-duty death benefits. Local boards have fiduciary duties to plan members and must abide by all applicable state laws, including Arizona's open meeting laws and reporting requirements to PSPRS.

Local Board Secretary: The local board secretary is appointed by the local board and handles all administrative functions for the local board including: completing and retaining the minutes of each local board meeting, and other administrative duties the local board deems necessary. The secretary also serves as the liaison between the contributing membership and the local board, and the local board and PSPRS Administrative Offices.

Medicare Eligible: Persons 65 and older. In some cases, a person receiving a disability benefit may be able to obtain Medicare earlier.

Member: A person found by a local board to meet the statutory requirement to participate and contribute in the PSPRS plan. At the most basic level, he or she is a full-time (40 hours a week) employee who is employed by a participating employer and is either a certified peace officer or firefighter regularly assigned to hazardous duty.

Normal Retirement: The earliest point at which a member is first eligible to receive a full retirement benefit as calculated by the PSPRS benefit formula. A member reaches normal retirement based upon the tier level the member is covered.

Normal Pension: The most prominent benefit of PSPRS membership is a pension that members can begin receiving upon retirement.

Ordinary Disability: A non-job-related physical condition which totally and permanently prevents the applicant from performing a reasonable range of duties within their department or a non-job-related mental condition which totally and permanently prevents the applicant from engaging in any substantial gainful activity. Ordinary Disability pensions are a fully taxable benefit.

Pre-Member Medical Evaluation: This is a medical evaluation, in addition to any pre-employment medical exams, that is used by the local board to identify any physical or mental conditions or injuries that existed or occurred prior to an individual's membership into the system. These identified injuries or conditions may limit a member's eligibility for disability pensions. Failure to participate in this examination by any member will automatically waive all rights to any disability benefits under the system.

Prior Service: Any previous service time eligible for redemption to add to credited service, including out of state, from another retirement system, or within the PSPRS plans (PSPRS, CORP, EORP).

Service: Service is the necessary time a member must have on record to qualify for normal retirement. It includes the entire amount of time from the beginning of membership until the member's termination. This includes any uncompensated periods as well - such as unpaid industrial leave, or any other employer-approved unpaid leave of absence.

System: The Public Safety Personnel Retirement System (PSPRS).

Temporary Disability: A job-related physical or mental condition which totally and temporarily prevents the applicant from performing a reasonable range of duties within their department. Temporary disability is limited to those who have not reached normal retirement date. Entire pension is considered nontaxable income.

Tier 1 Member: Tier 1 members are those who became members of PSPRS prior to January 1, 2012.

Tier 2 Member: Tier 2 members are those who became members on or after January 1, 2012.

Tier 3 Member: Tier 3 members are those who became members on or after July 1, 2017.

Appendix B: Cancer Insurance Program Schedule of Benefits

Effective date of Revised Benefits: December 1, 2020

SCHEDULE OF REVISED BENEFITS

Benefits are determined by this schedule and the terms of this plan.

BENEFITS PROVISION	AMOUNTS AND LIMITS
<u>Cancer Intensive Care Benefit</u>	
Daily Benefit	
Reimbursement not to exceed actual incurred expenses	\$ 500.00
<u>Pharmacy Benefit</u>	
Reimbursement not to exceed actual incurred expenses	
Subject to Overall Lifetime Maximum	
<u>Death Benefit</u>	
Not subject to Lifetime maximum	\$10,000.00
<u>Experimental Treatment Benefit</u>	
Maximum Benefit Amount:	\$5,000.00
Reimbursement not to exceed actual incurred expenses	
<u>Genomic and Genetic Testing Benefit</u>	
Maximum Benefit Amount:	\$ 15,000.00
Reimbursement not to exceed actual incurred expenses	
<u>Diagnosis of Cancer Benefit* (First Occurrence of Cancer, except skin cancer)</u>	
First Cancer Diagnosis, not skin cancer	\$ 15,000.00
Second and subsequent New Cancer Diagnosis (not skin cancer)	\$ 7,500.00
(*This will be reported as taxable income in applicable cases)	
<u>Skin Cancer Diagnosis Benefit*</u>	
Per each positive diagnosis, up to maximum seven (7) positive diagnoses	\$ 3,500.00
(*This will be reported as taxable income in applicable cases)	\$ 500.00
<u>Home Hospice Care Benefit</u>	
Daily Benefit	
Reimbursement not to exceed actual incurred expenses	\$50.00
<u>Hospice Care Benefit</u>	
Daily Benefit	
Reimbursement not to exceed actual incurred expenses	\$180.00
<u>Hospital Confinement Daily Benefit</u>	
Daily Benefit	
Reimbursement not to exceed actual incurred expenses	\$200.00

November 2024

Radiology and Chemotherapy Benefit

Lifetime Maximum Amount for This Benefit

Reimbursement not to exceed actual incurred expenses \$10,000.00

Skilled Nursing Facility Benefit

Daily Benefit

Reimbursement not to exceed actual incurred expenses \$40.00

Advance Reimbursement Schedule:

Advance Reimbursement Schedule	
<u>Incremental</u>	<u>Cumulative</u>
\$1,000	\$1,000
\$1,000	\$2,000
\$1,000	\$3,000
\$1,000	\$4,000
\$1,000	\$5,000
\$5,000	\$10,000
\$5,000	\$15,000
\$5,000	\$20,000
\$5,000	\$25,000
\$5,000	\$30,000
\$10,000	\$40,000
\$10,000	\$50,000
\$10,000	\$60,000
\$10,000	\$70,000
\$10,000	\$80,000
\$10,000	\$90,000

Overall Lifetime Maximum Benefit under Plan:

\$100,000.00

Appendix C: Contact Information

PSPRS Administrative Offices
3010 E. Camelback Road, Suite 200
Phoenix, AZ 85016

Tel.: (602) 255-5575
Toll Free: (877) 925-5575

Website: <http://www.psprs.com>

PSPRS Departments

If you have any additional questions please reach out to the contacts below:

Call Center:

- *General questions, referral to other PSPRS resources and personnel*

Active Members Department:

Fax Number: (602) 296-2368
Email: ActiveMembersGroup@psprs.com

- *Service purchases*
- *Refunds*
- *Contribution accounting*

Retired Members Department:

Fax Number: (602) 296-2369
Email: BenefitsGroup@psprs.com

- *Processing all pension types (including DROP)*
- *Health insurance/ insurance subsidy*
- *Cancer Insurance Program*
- *Common Change forms such as address, tax elections, and direct deposit*

Additional Helpful Resources:

PSPRS Website: www.psprs.com

- *Members Only Portal*
- *Annual Trust Financials*
- *General Trust information*
- *Board Of Trustee meeting information*

State Retirement Insurance Providers

Medical Provider

United Healthcare of Arizona

www.uhcretiree.com/asrs (Medicare)

www.myuhc.com (Non-Medicare)

Dental Providers

Delta Dental

deltadentalaz.com/asrs

PPO Dental Customer Service & Claims: (833) 335-8201

Vision Discount Services (via EyeMed, Group #9231093): (866) 246-9041 or
eyemedvisioncare.com/deltadental

Cigna Dental Care (DHMO) Plan

Cigna.com/ASRS

Customer Service and Claims: (800) 244-6224 (Available 24/7)

Arizona Department of Administration

<https://benefitoptions.az.gov>

(602) 542-5008

(800) 304-3687