

WSPRS MEMBER HANDBOOK



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WSPRS PLAN I: SUMMARY OF BENEFITS

Retirement Eligibility

WSPRS Plan 1 provides for a retirement benefit:

- At any age, with 25 or more years of service credit.
 - At age 55 or older, with no minimum required service credit.
- See page 3.

How Service Credit is Accumulated

You receive one service credit month for each calendar month in which you receive salary for 70 or more hours. See page 4.

Service Credit for Military Time

You may be eligible to purchase service credit for time spent in the military if you were working in a WSPRS position at the time you entered the military. See page 4.

Average Final Salary (AFS)

The monthly average of your salary for the highest consecutive 24 service credit months before your retirement, termination or death.

Benefit Formula

Service credit months ÷ 12 x 2 percent x AFS = monthly benefit.
See page 7.

Benefit Limitation

Your retirement benefit may not exceed 75 percent of your AFS.

Contribution Rates

You are required to contribute a percentage of your monthly salary. This rate is set by law and may be changed by legislative action.

Disability Benefits

If the WSP determines that you are entitled to disability benefits, you may be able to acquire service credit for the period of disability. See page 5.

Death in Service Survivor Benefit

If you die before accruing 10 years of service credit, your beneficiary receives your accumulated contributions. If you die with 10 or more years of service credit or if you die in the line of duty, your surviving spouse, qualified domestic partner or the guardian of your minor children can choose between a lump sum payment or a continuing monthly benefit. See page 9. If you die in the line of duty, there is a one-time duty-related death benefit that will be paid to your designated beneficiary. This benefit is in addition to the regular survivor benefit. See page 10.

Domestic Partners

Qualified domestic partners have the same survivor and death benefits as married spouses, though there may be differences in how taxes are handled at the federal level. In a qualified domestic partnership both individuals have met the state's legal requirements and registered their partnership with the Secretary of State's office or another jurisdiction. Please contact the Secretary of State's office if you have questions about these requirements. Throughout the remaining text of this handbook, a qualified domestic partner will be referred to as a "partner," however, this definition will apply.

Cost-of-Living Adjustment

On July 1 of every year following your first full year of retirement, your monthly benefit will be adjusted based on the Consumer Price Index up to a maximum of 3 percent. See page 10.

Retiree Health Care Options

If you qualify for Public Employees Benefits Board (PEBB) health insurance coverage, you must elect PEBB coverage within 60 days of separation from employment. See page 11.



This handbook describes your retirement benefits under Plan 1 of the Washington State Patrol Retirement System (WSPRS). The plan is designed to be an important source of income, that along with Social Security benefits (if eligible), personal savings and other investments, will help pay your living expenses when you retire.

Highlights

Here is a brief summary of the plan's provisions. The plan provides for:

- A retirement benefit at any age, with 25 or more years of service credit; or
- A retirement benefit at age 55 or older, with no minimum required service credit.
- You and your employer contribute toward your future benefits.
- Your contributions are refundable only if you end your employment with the State Patrol. If you withdraw your contributions, you lose your right to future benefits. You may restore your withdrawn contributions and re-establish your benefits under some circumstances. You cannot withdraw contributions your employer makes.
- If you are also a member of another Washington State retirement system, you may be able to combine service credit to qualify for retirement.
- For disability benefits information, contact the State Patrol.

Complete the *Enrollment* and *Beneficiary Designation* forms

If you are a newly commissioned employee, a former member who terminated membership by withdrawing your contributions, or you leave active

service and return at a later date, the State Patrol will have you complete an *Enrollment* form. The *Enrollment* form provides the information needed to verify your eligibility for membership.

All new employees also complete a *Beneficiary Designation* form. This form identifies the person(s) or entity that you wish to receive your contributions in the event that you should die before retirement. You should update this form periodically if your personal situation changes. You can obtain this form from either the State Patrol or the Department of Retirement Systems (DRS).

Am I a member of the plan?

Who is a member?

Full-time officers commissioned before January 1, 2003 are covered by WSPRS Plan 1 and are required to become members of the plan.

Who pays for my benefits?

Defined benefit plan

Your future benefits are funded by contributions made by you and your employer during your period of membership and the investment earnings from those contributions. These contributions are held in trust and invested by the Washington State Investment Board. Your plan is a defined benefit plan. This means that at retirement you will receive a benefit based on your service credit and average final salary. The amount of your contributions or your employer's contributions will not be a factor in calculating your retirement benefit.

Your contributions

You are required to contribute a percentage of your salary to your retirement plan.

Summary Description

The rules governing your benefits are contained in state retirement law. This handbook is a summary, written in non-legal terms. It is not a complete description of the law. If there are any conflicts between what is written in this handbook and what is contained in the law, the applicable law will govern.

The table below will help you determine whether certain types of payments are included as reportable compensation. DRS determines reportable compensation based upon the nature of the payment, not the name of the payment.

Pay for service in a state elective position may count as salary. Please contact DRS if you are elected or appointed to the Legislature or other state elective office.

Your contribution is deducted from your paycheck each pay period and forwarded to WSPRS. Your employer deducts your contributions before calculating federal income taxes. This defers payment of the taxes until you or your beneficiary receives the money as either a benefit or a refund.

Your “accumulated contributions” are the member contributions you make to WSPRS plus the interest added to your account by DRS.

The member contribution rate is set by law and may be changed by legislative action.

Loans

Because the plan is designed to provide retirement income, you may not borrow from or against your contributions.

How is my service counted?

Service credit

The amount of your retirement benefit depends upon your time in service and your average final salary. Service that counts toward determining your benefit is called “service credit.”

Service credit is earned based on the total compensated time reported by the State Patrol on your behalf. You receive one service credit month for each calendar month in which you receive salary for 70 or more hours. No more than one service credit month may be earned during any calendar month, even if you receive salary for more than 70 hours.

Service credit years are calculated by dividing your total service credit months by 12.

Military service

You may be eligible to acquire service credit for up to five years of time spent in the military. To determine if you are eligible for military service credit, contact DRS. No payments are required.

Interruptive military service

Interruptive military service credit is available to those who interrupt their WSPRS-commissioned

Type of Payment	Commission Before 7/1/01	Commission On or After 7/1/01
Overtime related to RCW 47.46.040(4) earned before 7/1/01	Yes	No
Overtime related to RCW 47.46.040(4) earned on or after 7/1/01	No	No
Voluntary overtime earned before 7/1/01	Yes	No
Voluntary overtime earned on or after 7/1/01	No	No
Fringe benefits, including, but not limited to, any type of insurance, or contributions for insurance, such as medical, dental, or life insurance, for members and/or their dependents	No	No
Lump sum payments for:		
Deferred annual sick leave ¹	No	No
Unused accumulated annual leave - 240 hour maximum ²	Yes	No
Holiday pay – 80 hour maximum	Yes	No

¹See also RCW 41.04.340(4).

²See also RCW 43.43.263, 43.01.040 and 43.01.044.

service to serve in the U.S. military. If you are an eligible WSPRS Plan 1 member, you may receive credit for interruptive military service. To receive interruptive military service credit, you must:

- Serve in one of the armed or uniformed services of the United States; and
- Return to WSPRS-covered employment within a specified period of time following completion of your military service.

Effective July 24, 2005, a member who becomes totally incapacitated for continued employment as a result of service in the uniformed services of the United States, or the surviving spouse, partner or eligible children of a member who dies while serving in the uniformed services of the United States may apply for interruptive military service credit. Contact DRS for more information.

Non-interruptive military service

Non-interruptive military service credit is available to those who served in the U.S. military before becoming WSPRS members. If you qualify to receive non-interruptive military service credit, you may apply for it at any time before retirement.

To receive credit for military service performed before becoming a WSPRS Plan 1 member, you must:

- Have at least 25 years of WSPRS Plan 1 service;
- Be a veteran;
- Have been a participating WSPRS Plan 1 member on or after February 25, 1972, and;
- Have received an honorable discharge.

If you do not meet all of the requirements listed above, you do not qualify for non-interruptive military service credit.

You may combine interruptive and non-interruptive service to receive up to five years of military service credit. However, there are exceptions that allow members to receive more than five years of credit. You can find

more information about military service credit requirements by reading the publications *Interruptive Military Service Credit* or *Non-interruptive Military Service Credit* available on the DRS website at www.drs.wa.gov.

Periods of disability

If you become disabled and you receive disability benefits from the State Patrol, you may be eligible to acquire service credit for the period of disability. To qualify for service credit, you must return to active duty as a commissioned officer with the State Patrol, pay the member contributions, plus interest, on the salary you would have received if you had not been disabled, and complete payment within five years of your return to active duty or before your retirement, whichever comes first. Contact DRS for further information (see page 13 for contact information).

Vesting

When you have five or more service credit years in WSPRS, you have a vested right to a retirement benefit when you meet the plan's age requirement, even if you leave employment. Your benefit will depend in part on how many service credit years you have earned (see page 7, under "What is my service retirement benefit?").

If you withdraw your contributions and terminate your membership, you give up your right to retirement benefits.

What if I leave my WSPRS position?

Leaving your WSPRS position before you retire may have an impact on your benefits. The nature of the impact depends on where you are employed and whether you withdraw your contributions from WSPRS.

Withdrawing your contributions

If you leave State Patrol employment, you may withdraw your accumulated contributions. This is the only circumstance in which a refund is permitted.

You are not required to withdraw your contributions when you leave State Patrol employment. If you leave your contributions with WSPRS, your funds will continue to accrue interest and your service credit will be preserved for you in the event you return to commissioned service (see “Vesting” on page 5).

If you leave a WSPRS-covered position and leave your contributions in the plan, please keep DRS informed of changes in your name, address and beneficiary.

Tax implications

Unless you transfer your withdrawn contributions to another eligible retirement plan, DRS is required to withhold 20 percent for federal taxes. Federal law may also require an additional 10 percent tax be withheld as an early withdrawal penalty if you are under age 59½. You can find more information about withholding penalties by reading *Withdrawal of Retirement Contributions*, a DRS information and application packet that is available from your employer or DRS.

WSPRS is required to report all lump-sum payments to the Internal Revenue Service (IRS). It is your responsibility to account for the withdrawal on your tax return. For more information on this subject, contact the IRS or your tax advisor.

Restoring WSPRS service credit

To restore service credit in the plan, you must return to commissioned service within 10 years of the date your employment ended. You must repay the amount withdrawn, plus interest, within five years of returning to service, or before you retire, whichever comes first. Full payment must be received by the statutory deadline date, or your service cannot be restored. No partial restorations are allowed.

You can learn more about restoration of service credit by reading the DRS publication *WSPRS Recovery of Withdrawn or Optional Service Credit*. If you miss the deadline, see “Purchasing service credit.”

Purchasing service credit

It is still possible to purchase withdrawn or optional service credit after the deadline has passed. The cost for purchasing service credit after the deadline date is considerably more expensive. You can learn more about purchase of service credit by reading the DRS publication *WSPRS Recovery of Withdrawn or Optional Service Credit*.

What if I've previously been a member of another retirement system?

Dual Membership

If you establish membership in more than one retirement system, you may qualify as a dual member, even if your membership in another system has been terminated.

You qualify for dual membership if you meet all the following criteria:

- You are currently a member of WSPRS, the School Employees', Teachers', Public Employees', Plan 2 of the Law Enforcement Officers' and Fire Fighters', Public Safety Employees' or the City of Tacoma, Seattle or Spokane Retirement Systems; and
- You previously contributed to a dual member system other than the one to which you now belong;
- You have not retired for service from any dual member system, or any other DRS-administered retirement system; **and**
- You are not receiving disability retirement or disability leave benefits from any dual member system, or any other DRS-administered retirement system.

Service credit for dual members

As a dual member, you may combine service credit from any of the retirement systems listed above to qualify for retirement. For example, suppose you are a WSPRS Plan 1 member, 50 years old and have 21 WSPRS service credit years. If you also have four service credit years in PERS, you have a total of 25 service credit years – enough to retire immediately.

When you combine service credit to achieve eligibility for retirement, but are not old enough to retire from one of the systems:

- You may postpone receipt of that retirement benefit until a later date; or
- You may retire immediately with a reduced benefit. See “What is my benefit if I am not in service?” on page 8.

The provisions of each plan determine the amount of your benefit and when payments begin.

Restorations for dual members

If you are a dual member and wish to restore service credit in a system other than WSPRS, you must repay the amount withdrawn, plus interest, within two years of first becoming a dual member or before you retire, whichever comes first. To determine how much you owe in order to restore service credit, write to DRS. See address on page 13.

Include the following information in your letter:

- Your name, Social Security number, address and daytime phone number;
- The system(s) in which you want to restore service credit;
- The approximate dates of each withdrawal and the periods of employment each represents; and
- The name(s) of the employer(s).

Payment must be made by the deadline, or your service cannot be restored. Though you cannot restore after the deadline, it is still possible to purchase service credit. See “Purchasing service credit” on page 6.

Dual membership rules do not allow you to partially repay contributions you have withdrawn. Also, if you are returning to WSPRS service, you may only repay withdrawn contributions as indicated under “Restoring WSPRS service credit.”

What is my service retirement benefit?

Eligibility

Your service retirement benefit depends on your average final salary (AFS), the survivor option you choose, and your service credit years at retirement. You are eligible to retire:

- At any age, with 25 or more years of service credit; or
- At age 55 or older, regardless of the amount of service credit you have accumulated. If you leave your State Patrol commission before age 55, you must be vested to receive a benefit.

You must retire no later than the first of the month following the month you reach age 65 unless you are the Chief of the State Patrol.

Benefit formula

Your monthly service retirement benefit is calculated using the following formula:

Service credit months ÷ 12 x 2 percent x AFS

AFS is the monthly average of your 24 consecutive highest-paid service credit months. Your AFS cannot include payments for any voluntary overtime or any type of pay excluded in the salary table listed on page 4. The maximum retirement benefit is 75 percent of your AFS.

EXAMPLE

Retirement with 25 years of service credit

Suppose you retire with 300 months (25 years) of service credit. Your monthly average final salary is \$4,000. Your monthly benefit will be \$2,000. Here is how it is calculated:

$$300 \text{ months} \div 12 = 25 \text{ years}$$

$$25 \text{ years} \times 2\% = .50$$

$$.50 \times \$4,000 = \$2,000$$

The calculation is based on the standard benefit, Option A. Your benefit will be reduced if you choose Option B. Benefit options are described below.

What is my benefit if I am not in service?

If you are a vested employee who terminates employment before retirement, you are entitled to:

- A benefit at age 60; or
- An “actuarially reduced” benefit as early as age 55.

“Actuarially reduced” means benefit payments are

Age at Retirement	Benefit as a Percentage of What You Would Receive at Age 60
55	60.4%
56	66.6%
57	73.6%
58	81.4%
59	90.1%

reduced based on factors provided by the Office of the State Actuary. These factors are derived from statistics about life expectancy and projections about the plan’s investment earnings. An actuarial reduction is necessary when benefits are going to be paid over a longer period of time.

Following are the actuarial reductions in effect when this handbook was published in 2010. Your benefit is determined by the percentage in effect at the time your benefit begins.

EXAMPLE

Vested Retirement Benefit

Suppose you leave service with 240 months (20 years) of service credit, but before age 55, with an average final salary of \$2,500. If you retire early, your benefit at age 55 is 60.4 percent of what it would be if you were 60 when you retired, with the same service credit and average final salary. Your monthly benefit of \$604.00 is calculated as follows:

$$240 \text{ months} \div 12 \times 2\% \times \$2,500$$

$$240 \text{ months} \div 12 = 20 \text{ years}$$

$$20 \text{ years} \times 2\% = .40$$

$$.40 \times \$2,500 = \$1,000$$

$$\$1,000 \times 60.4\% = \$604.00$$

Suppose you work another two years. Your benefit at age 57, assuming you have two additional service credit years but the same average final salary, would be \$809.60 per month.

What are my benefit options?

If you are married or in a qualified domestic partnership when you apply for a service retirement, you have the choice of the following two benefit options – Option A or Option B. In order for your spouse or partner to be eligible for a survivor benefit, your marriage or partnership must have been in existence before your retirement and continuously thereafter, or have been in existence for at least two years before your death.

Option A Historic Option

This option pays you a benefit for your lifetime. When you die, your spouse or partner will receive either a monthly benefit equal to your retirement benefit or a benefit equal to 50 percent of your AFS at the time of your retirement, whichever is less.

Option B Actuarially Reduced Benefit Option

Under this option, you receive a benefit that is reduced from the Option A benefit amount. When you die, your spouse or partner will receive a monthly benefit equal to the gross monthly benefit you were receiving at the time of your death.

Changing a benefit option after retirement

Once you retire you may change your benefit option and beneficiary only by returning to active membership, except in the following circumstances:

- If you choose the actuarially reduced benefit option (Option B), and your spouse or partner dies before you, your retirement benefit will be adjusted to the higher Option A benefit level. If your spouse or partner dies before you, be sure to notify DRS.
- If you choose the actuarially reduced benefit option (Option B), and you divorce or dissolve your qualified domestic partnership, your retirement benefit will be adjusted to the higher Option A benefit level. If you divorce or dissolve your partnership be sure to notify DRS.
- If you retire and then marry or enter into a qualified domestic partnership, and remain married or in that partnership for at least two years before your death, your spouse or partner automatically becomes your survivor beneficiary. You will receive an Option A benefit. .
- If you are receiving an Option A benefit and enter into a marriage or qualified domestic partnership after retirement, please contact DRS. In certain circumstances, you may be able to choose an Option B benefit for your spouse or partner.

What benefits do my survivors receive?

If you die before retirement

If you die before retirement, your survivors may be eligible to receive benefits. These benefits also apply to your survivors if you leave WSPRS employment and do not withdraw your contributions.

If you die while in service your spouse or partner will be paid a benefit equal to 50 percent of your AFS at the time of your death.

If you die after retirement

If you die after you begin a service retirement, your survivors may be eligible to receive benefits according to the retirement option you chose.

Benefits for your spouse or partner

If you choose Option A at retirement, your spouse or partner will receive either a monthly benefit equal to your retirement benefit or a benefit equal to 50 percent of your AFS computed at the time of your retirement, whichever is less.

If you choose Option B at retirement, your spouse or partner will receive a monthly benefit equal to the gross monthly benefit you were receiving at the time of your death.

Benefits for your children

If your spouse or partner is eligible for survivor benefits, then each of your unmarried children under age 18 is entitled to a monthly benefit equal to five percent of your AFS whether you die in service or after retirement. The children's benefit will be paid to their custodial parent or guardian. Under Option A only, the combined benefits to your spouse or partner and your children are limited to 60 percent of your AFS at the time of your retirement. There is no such limitation under Option B.

If there is no eligible spouse or partner, eligible children will receive benefits as follows:

- For one child, a monthly benefit equal to 30 percent of the AFS will be paid.
- For each additional child, the benefit will be increased by 10 percent of the average final salary, up to a maximum of 60 percent. This benefit is divided equally among the children.

If you die in the line of duty, benefits to your unmarried children may continue after age 18. For your children to be eligible, they must be under the age of 20 years, 11 months and attending a school that is accredited or approved by the State of Washington. If a child reaches age 21 during a school term, benefits will continue until the end of the term.

Minimum benefit

Regardless of the Survivor Benefit Option you choose, your benefit and your beneficiary's benefit is guaranteed not to fall below a minimum amount. Each year, on January 1, the minimum benefit increases by three percent of the amount of the previous year's increase.

If you die in the line of duty

If you die as a result of injuries sustained in the course of employment and the Department of Labor and Industries has determined eligibility for the payment, DRS will pay a one-time duty-related death benefit to your designated beneficiary.

Your survivors may qualify for non-taxable status under federal and state law. Eligibility to receive benefit tax exemption will be determined by DRS.

Your spouse or partner, and dependent children may be eligible for full payment of Public Employees' Benefits Board (PEBB) health insurance costs. Eligibility for premium payments is determined by DRS and PEBB. DRS will make payments directly to PEBB for your eligible spouse or partner's lifetime and your dependent children until they are no longer eligible under PEBB rules.

When benefits begin

Survivor benefits are payable beginning the day following the date of the member's death.

What if I return to work after I retire?

Your WSPRS benefits are not affected if you work after retirement in any position other than a commissioned Washington State Patrol officer. However, if you plan to begin working for a public employer in Washington state after retirement, contact DRS before accepting employment.

Can my benefits increase after I retire?

On July 1 of every year following your first full year of retirement, your monthly benefit will be adjusted by the percentage change in the Consumer Price Index, to a maximum of three percent per year.

Taxation and assignment of benefits

Federal income taxes

Most of your retirement benefit will be subject to federal income tax. The only portion exempt from tax is the part that was taxed before it was contributed. Since September 1, 1984, member contributions under WSPRS Plan 1 are not taxed at the time they are contributed.

After you retire, DRS will notify you of the portion of your contributions that has already been taxed. The IRS refers to this taxed amount as your "cost." You must complete a W4-P form to tell WSPRS how much of your benefit should be withheld for taxes. If you do not, DRS will follow IRS rules requiring withholding as if you are married and claiming three exemptions.

Assignment and attachment of benefits

Retirement benefits are not generally subject to assignment or attachment. However, payments received by you in the form of retirement benefits or as a refund of your contributions may be

subject to payment of any orders authorized by law, including spousal or partner maintenance and child support.

DRS is authorized to divide pensions between members and ex-spouses or ex-partners based upon court-ordered property division. If the divorce decree or dissolution of domestic partnership complies with the applicable law, DRS will send the property division payment directly to the ex-spouse or ex-partner. For more information, read the DRS publication *Can Legal Action Affect My Retirement Account?*

Am I eligible for health insurance coverage after I leave employment?

If your employer offers continuing health care coverage through the Public Employees Benefits Board (PEBB), you may be qualified for health care coverage when you retire. If qualified, you must:

- Elect PEBB coverage within 60 days of separation; and
- Be 55 years of age and have 20 years of service credit.

To find out if you are qualified for PEBB benefits, contact your employer. You can also contact the Health Care Authority at 800-200-1004 or visit the Website at www.hca.wa.gov.

Why does DRS need my Social Security number?

Internal Revenue Code Sections 6041 (A), and 6109 authorize DRS to request your Social Security number when you are conducting business with the agency.

- The disclosure of your Social Security number to DRS is mandatory.
- DRS will use your Social Security number to ensure that any amounts disbursed under your account are properly reported to the IRS and

as a reference number for tracking all data with regard to your retirement account.

- DRS will not disclose your Social Security number to any party unless required by law.

When should I start planning for retirement?

Planning for retirement is an ongoing process. The sooner you start, the more likely you are to enjoy a comfortable and successful retirement. Here are simple things you can do to help build your retirement plan:

- As soon as possible, attend one of DRS' Retirement Planning Seminars. These full-day sessions feature qualified speakers on a number of retirement subjects and are free of charge. The dates and locations for these seminars are announced in the member newsletter, *Retirement Outlook*, and on the DRS website at www.drs.wa.gov.
- If you have non-interruptive military service, submit a copy of your DD214 to DRS to determine if your active service is creditable. See page 5.
- Because there are statutory time limits on restoring contributions withdrawn from your retirement plan, read the DRS publication *WSPRS Recovery of Withdrawn or Optional Service Credit* and review the rules that apply to your situation.

As you get closer to retirement

Consider the following:

- Contact the Social Security office periodically to review your file's accuracy. The toll-free telephone number for Social Security information is 800-772-1213. You can also obtain valuable information about Social Security and Medicare by visiting the Social Security website at www.socialsecurity.gov.

- Obtain a copy of IRS Publication 575, *Pension and Annuity Income*, available on the IRS website at www.irs.gov.
- If you are within a year of your retirement date, request an estimate of your benefit from DRS. You will be sent a retirement application with your estimate.

Applying for retirement

You can complete the entire retirement process through the mail. See DRS contact information on page 13. If you prefer to visit DRS to review your account information and retirement options, Retirement Services Analysts are available to assist you. Please call for an appointment.

If you write to DRS for specific information about your pension account, be sure to provide your Social Security number and signature.

Administrative information

Payment of retirement benefits

If you are eligible to retire when you leave the State Patrol, your retirement benefit accrues from the day following your separation from service. Your benefit is paid at the end of each month and, in most cases, can be deposited directly in your bank or credit union account.

Benefit adjustments

If you receive an overpayment of your retirement benefit or withdrawal, DRS will require that the overpayment be repaid. If there is an underpayment, DRS will correct the error and pay you in full.

Petitions and appeals

Under DRS' internal review procedures, all appeals begin as petitions. You may challenge a decision of a DRS administrator by filing a petition within 120 days of your receipt of the decision. A petition will be reviewed by DRS' Petition Examiner.

To file a petition, submit a detailed statement of:

- The relief you are requesting;
- The facts relating to your petition, including any relevant documents or sworn statements which support your request for relief;
- The legal basis for your petition, including any relevant legal provisions or precedents;
- The name and address of your legal counsel, if you choose to be represented; and
- Your name, address, Social Security number and signature.

The Petition Examiner will ask for relevant information from the involved parties. Usually, this means you, DRS, and possibly your employer. After review, the Petition Examiner will enter a written decision and mail that decision to you by certified mail.

If you are not satisfied with the petition decision, you may file an appeal within 60 days of receipt of the decision. Included with your petition decision will be information describing how to file an appeal. An appeal will be heard by either DRS' Presiding Officer or an Administrative Law Judge.

Contacting DRS

When you contact DRS about personal account information, be sure to include:

- Your Social Security number.
- Your signature (for written correspondence).
- Your daytime telephone number.
- Your mailing address.
- The plan you need information about.

Mailing address

Department of Retirement Systems
 P.O. Box 48380
 Olympia, WA 98504-8380

Telephone

Olympia (360) 664-7000
 Toll free 800-547-6657
 TTY (360) 586-5450
 Toll-free TTY 866-377-8895

E-mail address

recep@drs.wa.gov

Warning: Electronic mail messages on the Web may not be secure. Your message may not be confidential. It may be possible for other people to read your e-mail message.

Web address

www.drs.wa.gov

The DRS website contains the most recent edition of this handbook and other member publications for WSPRS and other DRS-administered systems. The website also includes:

- Online access to your account, allowing you to review information such as your account balance, employment history, beneficiary information, and annual statements.
- Recent issues of the member newsletter, Retirement Outlook.
- Information about recent retirement-related legislation.
- A variety of other information of interest to retirement system members and public employers in Washington State.

Contact DRS for the following:

- To obtain more information about your rights and benefits under this plan.
- To apply for retirement.

- To schedule an appointment to review your account information and retirement options in person.
- To obtain copies of other DRS publications mentioned in this handbook (all DRS publications are available on the DRS website).