The Sanitation 20-Year Retirement Program is available ONLY to employees in the uniformed-force of the NYC Department of Sanitation. (See Allowable Service for a list of titles.)

Words that are italicized throughout this brochure have special meaning and possibly require further explanation. Definition of terms can be found on the back of this brochure.

**ELIGIBILITY**

Anyone who was a NYCERS member and employed in the uniformed-force of the NYC Department of Sanitation on July 24, 1992 had the option to participate by filing an election form by October 21, 1992. **THIS OPTION HAS EXPIRED.**

Participation is **OPTIONAL** for anyone who was a Tier 4 member before July 24, 1992, and later became employed in the uniformed-force of the NYC Department of Sanitation. Such a person may elect to become a participant by filing election form #175 with NYCERS within 90 days after becoming employed in the uniformed-force.

Participation is **MANDATORY** for any employee of the uniformed-force of the NYC Department of Sanitation who becomes a Tier 4 member after July 24, 1992. Such a member will automatically become a participant in this program on the date they join NYCERS.

If you terminate service as a uniformed-force employee of the NYC Department of Sanitation and later return to such service, you will be mandated to participate in this program on the date of return.

If you cease to hold a position qualifying for participation, you shall not be eligible for the benefits of this program.

**ALLOWABLE SANITATION SERVICE**

Allowable Sanitation Service includes:

*Credit Service* rendered as a member of the uniformed-force of the NYC Department of Sanitation.

*Credit Service* rendered in another uniformed-force immediately prior to becoming a member of the uniformed-force of the NYC Department of Sanitation (NYC Housing Police, NYC Transit Police, and the NYC Department of Correction).

*Credit Service* rendered in the uniformed-force of the NYC Police Department or NYC Fire Department immediately prior to becoming a member of the uniformed-force of the NYC Department of Sanitation, if the service was transferred to NYCERS pursuant to Section 43 of the RSSL.

**AMCs**

In addition to the basic contributions of 3% of *Wages* that all Tier 4 members are required to pay, you must contribute **Additional Member Contributions (AMCs)** of 5.35% of gross *Wages* each payroll period for all service as a uniformed-force of the NYC Department of Sanitation member rendered on and after July 24, 1992.

You must contribute **AMCs** for the first 20 years of Allowable Sanitation Service.

**DEFFICIENCY**

Under this program if you have not paid, in full, any deficiency in **AMCs**, you will not be entitled to a Service Retirement Benefit or Vested Retirement Benefit.

If you cease to be a uniformed-force employee and withdraw your **AMCs** (and interest), and later become a participant again, you will be charged with a deficiency, including 5% per-annum statutory interest.

**LOANS**

You are not permitted to borrow against your **AMCs**.

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**ONCE AN ELECTION TO PARTICIPATE IN THE SANITATION 20-YEAR PLAN IS FILED WITH NYCERS, IT MAY NOT BE REVOKED**
REFUNDS
If you have less than 15 years of Allowable Service and cease to hold such a position, you may withdraw your AMCs, and interest earned thereon, for one of the following reasons:

- Death
- Resignation
- Disability Retirement
- Promotion
- Transfer
- Dismissal

Withdrawal of AMCs will trigger a federal tax liability and may result in a tax penalty. Repayment of any AMC deficiency is not eligible for Deferred treatment under federal income tax rules [IRC Section 414(h)].

Once you have 15 or more years of Allowable Sanitation Service, withdrawal of AMCs is not possible.

If you retire on a disability retirement, your benefit will be reduced according to an actuarial formula that takes into account any AMC deficiencies.

If you die while a participant, all of your AMCs, with interest, will be paid to your Designated Beneficiary. If you do not designate a beneficiary, payment will be made to your estate. This refund is made at the time of death, even if you have 15 or more years of Allowable Sanitation Service.

SERVICE RETIREMENT BENEFIT
If you have 20 or more years of Allowable Sanitation Service, regardless of age, you are eligible to receive a Service Retirement Benefit equal to:

- $2\frac{1}{2}\%$ of Final Average Salary (FAS) times the number of years of Allowable Sanitation Service, plus
- $1\frac{1}{2}\%$ of Final Compensation for each year of Allowable Sanitation Service in excess of 20 years, plus
- $1\%$ of Final Compensation for each year of Credited Service other than Allowable Sanitation Service.

VESTED RETIREMENT BENEFIT
If you have at least five, but less than 20, years of Allowable Sanitation Service, you are eligible for a Vested Retirement Benefit that will become payable on the date that you would have completed 20 years of Allowable Sanitation Service, had you continued service. If you have at least five years of Credited Service you may vest under the 62/5 Plan.

The Vested Retirement Benefit is computed as follows:

- $2\frac{1}{2}\%$ of FAS times the number of years of Allowable Sanitation Service plus
- $1\%$ of Final Compensation for each year of Credited Service other than Allowable Sanitation Service.

Note: The maximum Service Retirement Benefit (computed without optional modification) under the Sanitation 20-Year Program shall equal that which is payable upon completion of 30 years of service.

DEFINITIONS
Additional Member Contributions (AMCs) - Contributions that are in addition to the basic contributions that are required to be paid each payroll period. The AMC percentage for this program is 5.35%. All AMCs are maintained in the Retirement Reserve Fund.

Allowable Sanitation Service - Service rendered by a NYCERS member while employed by the City of New York in the positions of NYC Department of Sanitation, NYC Housing Police, NYC Transit Police, and the Department of Correction.

Credited Service - This service is rendered while a member of NYCERS; Service transferred from another NYC or NYS Public Retirement System and/or all purchased service.

Designated Beneficiary - Any person whom a member has named, by filing a properly completed form with NYCERS, to receive a survivor benefit upon the death of the member in Active Service.

Final Average Salary - The greater of the average annual Wages earned during any three consecutive calendar year periods, or the final 36 months immediately preceding the member’s retirement date. Salary earned during any year included in this 3 year average can not exceed the previous 2 years by more than 10%.

Final Compensation - The average compensation earned during the five-year period immediately preceding a member’s retirement, or any consecutive five-year period prior to the member’s retirement that would provide him or her with the greatest compensation.

Wages - Any earnings paid for services rendered to a public employer in NYC or NYS.