

List of Section Changes Made by the First Amendment

The City of Alexandria Firefighters and Police Officers Pension Plan As Amended and Restated as of January 1, 2009

This document lists the sections changed as a result of the First Amendment. The **subject** of the change is mentioned. A separate document provides greater detail on the changes. This document does **not** list minor modifications to capitalization, punctuation, renumbering, spelling, and spacing.

Section Changed	Change	Amendment Change No.	Discussed in Summary Change Topic No.
Article 1.6 Definitions			
Actively Employed or Active Employee	The definition of this term is added to clarify 1) the term Compensation, 2) plan participants being able to extend disability coverage during leaves of absence, 3) eligibility for disability, and 4) the sections on death benefits.	1	1 st 11 th 16 th
Average Monthly Compensation	The definition of this term is modified to be consistent with administrative practices. Pay is attributed to the last day of the pay period (when earned) rather than on the date paid. Also, pay is based on scheduled pay that appears in the Salary Scale charts published by Human Resources.	2	1 st
Base Disability Benefit	The definition of this term is added to clarify Cost of Living Adjustments (COLAs) provided to disabled participants.	3	3 rd
Compensation	The definition of this term is modified to be consistent with administrative practices. Pay is based on pay periods as opposed to pay dates. Pay is also based on scheduled pay that appears in the Salary Scale chart published by Human Resources. Police Officers on an 80 ½ hour patrol schedule per pay period will have only 80 hours considered as pensionable earnings. The half hour overtime is excluded from pensionable earnings.	4	1 st
Covered Employee	The definition of this term clarifies that recruits/cadets are covered under the plan. Special Police Officers are not covered.	5	2 nd
CPI – Consumer Price Index	This definition is modified to clarify that COLA adjustments will use the CPI that is not seasonally adjusted.	6	4 th

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Section Changed	Change	Amendment Change No.	Discussed in Summary Change Topic No.
DROP Account	The definition of this term is added as the term is already being used in the plan but is not defined.	7	9 th
Normal Retirement Date	This definition is changed to enable more retirees to benefit from a provision of the Pension Protection Act of 2006 that requires retirement on or after Normal Retirement Date.	8	8 th
Year of Credited Service	The definition is modified to clarify that the participant will receive service credit for the month when working through the last scheduled workday (shift) of the month* , which may not be the last day of the month.	9	6 th
Year of Service	The definition is modified to clarify that the participant will receive service credit for the month when working through the last scheduled workday (shift) of the month* , which may not be the last day of the month.	9	6 th
ARTICLES 3 – 7, 13			
Article 3.1	The section title has been changed from Authorized Leave of Absence to Determining Years of Service and Years of Credited Service Credited Under the Plan. This section is modified to clarify how Service and Credited Service accrue and how they are affected by an Authorized Leave of Absence for military service.	10	16 th
Article 4.3(b)+	The Employee Disability Contributions section is added to permit the employee to extend coverage for non-service connected partial disability during an authorized leave of absence.	11	15 th
Article 5.1(a)	The Eligibility for Service Connected Total and Permanent Disability Benefit section is amended to extend eligibility beyond Normal Retirement Date as required for compliance with the Age Discrimination in Employment Act.	12	11 th
Article 5.2(a)	The Eligibility for Non-Service Connected Total and Permanent Disability Benefit section is amended to extend eligibility beyond Normal Retirement Date as required for compliance with the Age Discrimination in Employment Act.	13	11 th
Article 5.3(a)	The Eligibility for Service Connected Partial Disability Benefit section is amended to extend eligibility beyond Normal Retirement Date as required for compliance with the Age Discrimination in Employment Act.	14	11 th

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Section Changed	Change	Amendment Change No.	Discussed in Summary Change Topic No.
Article 5.4(a)	The Eligibility for Non-Service Connected Partial Disability Benefit section is amended to extend eligibility beyond Normal Retirement Date as required for compliance with the Age Discrimination in Employment Act.	15	11 th
Article 5.6(b)(2)(i)	Typographical errors are corrected as 5.11(a) (6) is changed to 5.11(b) (6) and (b) (3) is changed to (c) (3).	16	14 th
Article 5.7	The Amount of Disability Benefit on Account of Service Connected Total and Permanent Disability section is clarified to indicate that the Workers' Compensation offset of disability benefits includes payments "for lost wages" only. There is no offset for "loss of use."	17	13 th
Article 5.9	The Amount of Disability Benefit on Account of Service Connected Partial Disability section is clarified to indicate that the Workers' Compensation offset of disability benefits includes payments "for lost wages" only. There is no offset for "loss of use."	17	13 th
Article 5.11	The Commencement and Cessation of Disability Benefits section is amended to comply with the Age Discrimination in Employment Act.	18	11 th
Article 5.11(d)	This subsection of Commencement and Cessation of Disability Benefits clarifies that it is permissible to provide retroactive benefit increases when Social Security is retroactively approved.	18	11 th
Article 5.13	The Disability Benefits After Normal Retirement Date section is amended to facilitate administration of disability benefits for disability occurring after Normal Retirement Date, as required for compliance with the Age Discrimination in Employment Act.	19	11 th
Article 5.18(a)(3) & (4)	The Special Election to Use City Funded Retirement Income Account to Purchase Retirement Income at Normal Retirement Date section is modified to clarify that the purchased annuity includes Cost of Living Adjustment (COLA) provisions.	20	5 th
Article 5.18(b)(1)	The Special Election to Use City Funded Retirement Income Account to Purchase Retirement Income at Normal Retirement Date section is amended to facilitate administration of disability benefits for disability occurring after Normal Retirement Date, as required for compliance with the Age Discrimination in Employment Act.	21	11 th

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Section Changed	Change	Amendment Change No.	Discussed in Summary Change Topic No.
Article 5.18(b)(3) & (4)	The Participants Who Become Disabled After June 12, 2007 subsection 5.18 (b) (3) (ii) is added to clarify that the purchased annuity includes Cost of Living Adjustment (COLA) provisions.	22	5 th
Article 6.1(a)	The Normal Retirement section is modified to clarify that working to the end of the month means working through the last scheduled work day (shift) and not necessarily the last calendar day.	23	6 th
Article 6.2	The Early Retirement section is modified to clarify the administrative practice that requires the participant to work through the last scheduled workday (the last scheduled shift*) of the month, which may not be the last calendar day of the month.	24	6 th
Article 6.4(e)	The Credit to the DROP Account section is clarified to state that interest is not credited on or after the DROP Retirement Date.	25	9 th
Article 6.6	The optional annuitization of Retirement Income Accounts will include COLAs in the actuarial equivalence calculations	26	18 th
Article 6.9(d)	The Death While on Authorized Leave of Absence section is amended to comply with the HEART Act.	27	16 th
Article 6.9(f)(2)	The Death of a Participant Receiving Disability Benefits section is modified as required for IRS compliance.	28	11 th
Article 6.11(a)	The Cost of Living Adjustments (COLAs) section is amended to include annuitization of the Retirement Income Account	29	18 th
Article 6.11(b)(4)	The Cost of Living Adjustments (COLAs) section is modified to clarify that COLAs may not increase the benefit beyond twice the original benefit (pension or disability).	30	3 rd
Article 6.11(b)(6)	The Cost of Living Adjustments section is amended to facilitate applying a Cost of Living Adjustment to disability benefits for disability occurring after Normal Retirement Date, as required for compliance with the Age Discrimination in Employment Act. Language is modified to clarify that COLAs on the combined pension and disability benefit may not increase the benefit beyond twice the original Base Disability Benefit amount.	31	3 rd

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Section Changed	Change	Amendment Change No.	Discussed in Summary Change Topic No.
Article 6.11(b)(7)	The Cost of Living Adjustments section is added to facilitate applying a COLA to disability benefits for disability occurring after Normal Retirement Date, as required for compliance with the Age Discrimination in Employment Act.	32	12 th
Article 7.5(c)	The provisions on administration of court-ordered payments for decrees (divorce & child support payments) are rewritten to permit greater flexibility on a cost-neutral basis.	33	17 th
Article 7.6	The Qualified Health Insurance Premium Distributions section is added to enable qualifying participants to receive a tax benefit, as required for IRS compliance under PPA 2006.	34	7 th
Article 10.3(c)(2)	The Participant Representatives section is amended to correct two typographical errors. The years 2013 and 2015 are changed to 2012 and 2014.	35	19
Article 13.3	The provisions on administration of court-ordered payments for decrees (divorce & child support payments) are rewritten to permit greater flexibility on a cost-neutral basis.	36	17 th
APPENDIX C	Appendix C Covered Employee is added to clarify that employees in certain positions are covered employees.	37	2 nd
*Last scheduled work day (shift) of the month means the last workday that the Participant's unit, team, or assigned group is scheduled to work for the month.			