

SUFFOLK COUNTY CORRECTION OFFICERS



Retirement Guideline

Last updated **2022**

The following outline provides helpful information about the retirement process.

This outline is not to be used as a substitute for eligibility,
plan or benefit information from a provider.

Dear S.C.C.O.A. members,

Enclosed in this booklet is a guide on the steps you need to take when you begin the process of your retirement. Hopefully this information will make the process less stressful for you and allow you to enjoy the time you have left on the job before beginning the next phase of your life. All information contained in this packet is current as of May 2020. Rules and procedures can change from time to time.

Sincerely,

S.C.C.O.A.


Executive Board



There are a number of things to take into consideration when you decide that you are ready to start the road to retirement. Please remember that all members have different goals for retirement and that consulting a financial professional is in every members best interest to discuss their own specific needs for retirement.

The first step begins approximately 18 months before your target retirement date. This is when you should schedule an appointment, through SCCOA, with Bob Draffin to request an estimate of your pension benefits. You may also request an estimate from New York State by sending a completed Request for Estimate form (RS6030) to the New York State and Local Retirement System. You can obtain this form as well as others you may need at the New York State Office of the State Comptroller's website, www.osc.state.ny.us. It is critical that you take into consideration the time of month and year that you intend to retire. Your first check from the New York State Retirement System will come in the beginning of your second month of retirement. So optimally you should try to set your retirement date close to the end of the month so the timeframe between your last payroll check and first pension check is limited. If you are eligible for Social Security, you should take into account when you will receive your first social security payment as well.


The next step in this process is to file your retirement paperwork with NY State. This can be done no earlier than 90 days from your expected retirement date and no later than 15 days before (Note: The 15 day filing requirement is waived if you are over the age of 70). You can file your retirement paperwork at the New York State Retirement System office in Hauppauge and this is done by appointment only. There are 4 forms that you need to turn in when you file for retirement. The first form is The Application for Service Retirement (RS6037). This form notifies the State of your effective retirement date, who your employer is and what retirement system you belong to. Next is the Retirement Option Election Form (RS6399) which notifies the State of which option you have decided is best for your future. There are many options and discussing these with a financial planner and Bob Draffin is advised. The best choice for each individual will vary based upon marital status and economic needs. Please note if you do not file this form an option will be assigned to you. You have a 30 day period after your retirement date to change your option if you choose to do so. After 30 days you will not be able to change your option. The third form that you will need to file is the W-4P (RS4531) . This is your tax withholdings form that is used to make sure that all federal taxes are deducted from your pension benefits.



The last form you will need to file is the Electronic Funds Transfer Direct Deposit Enrollment Application (RS6370) if you choose to use direct deposit for your pension checks. Once you have filed for your retirement with New York State you will have to meet with the Sheriff's Office Director of Employee Relations, Kevin O'Reilly. Through his office a Form 6 must be submitted notifying the Sheriff of your intended retirement date. This form 6 will include your full name, shield number, job assignment, your last day of employment and your first full day of retirement. Your retirement must be approved by the Sheriff. After the Sheriff approves your retirement, he will forward notice of your retirement to all appropriate units within the Sheriff's Office including but not limited to the Chief of Staff, the Quartermaster, Pistol Licensing, Accounting, Firearms and Payroll. After the acceptance of your retirement Form 6 there are multiple steps you will need to take in order to complete your retirement from the Suffolk County Sheriff's Office. These steps should be started no later than 2 weeks before your last day of work and are listed below in no particular order:

Note: As of July 2017 Correction Officers are now eligible to elect the Partial Lump Sum option from the NYSLRS. A PLS payment is a percentage of the actuarial value of your retirement benefit at the time you retire. Choosing the PLS option you will receive a reduced lifetime monthly benefit. PLS payments made directly to you will have 20% withheld for federal taxes. You have the option to roll your PLS payment into an existing Deferred Compensation account and federal taxes will not be paid until you withdraw the money from your account. The roll-over of funds will not count against your maximum contributions to Deferred Compensation. If you have any questions regarding the PLS option please contact the New York State Retirement System.

PISTOL LICENSE BUREAU: You will need to begin the process of obtaining a pistol permit if you intend to continue to carry your weapon while you are retired. If you live in the 5 eastern towns you can obtain your pistol permit through the Sheriff's Office Pistol License Bureau located in the Riverhead Facility. Anyone that lives in Western Suffolk may obtain the paperwork for their permit from the Pistol License Bureau in Riverhead but will need to submit their application for permit through Suffolk County P.D. located at Police Headquarters in Yaphank. If you retire from the Sheriff's office in good standing the Sheriff will forward a "Good Guy" letter to Pistol Licensing so that you will not need to provide character references when completing the paperwork for your permit. On your last day of employment you will need to turn your Identification Card into Pistol Licensing so that they can provide you with a new "Retired" Identification card. You will not be authorized to carry firearms until the retired license is approved from the appropriate jurisdiction so it is recommended to start this step at least three weeks prior to your target retirement date.




QUARTERMASTER: You must go to the Quartermaster at the Riverhead Facility and you will receive a Correction Officer Retirement Form that lists all items that must be returned to the Quartermaster before you retire. Please make every attempt to locate and return all items on this form. All items may be turned in to the Riverhead Quartermaster except for the following: If you are issued a weapon it must be returned to the Firearms section located in Westhampton.

FIREARMS TRAINING SECTION: In order to carry an off duty firearm with the pistol permit you obtain from the appropriate agency, you will have to be qualified with your weapon within 12 months of your retirement date. You may call Firearms at the Academy Bureau in Westhampton and schedule an appointment to qualify. If an officer has been issued a weapon from the department you may request to keep your weapon after retirement and need to notify Firearms of your intention to do so. This will give the Firearms section enough time to process the necessary paperwork before you leave service. The decision to allow you to keep your weapon will be made by the administration.

Whether you intend to live in New York after your retirement or moving out of state you must make sure that you familiarize yourself with the current local laws and requirements if you plan to carry a firearm. If you retire in New York State and want to continue to carry high capacity magazines while traveling out of state, you will need to re-qualify every year after you retire. If you will only be carrying high capacity magazines within New York State you will have to re-qualify every three years. If you fail to meet the requirements of the Law Enforcement Officer Safety Act you will not be allowed to carry high capacity magazines. This information is current as of September 2015.

EXIT INTERVIEW: Once all of the above has been completed or in the process of being completed there are a few other things that you will need to do before your retirement date. First, you will have to attend a prescheduled Final Exit interview with the Civil Service Department at their office located in Hauppauge. The Civil Service Department will contact you after your retirement has been approved to schedule an appointment and this appointment can be scheduled during work hours. It is here that you will be made aware of all of the benefits that you will be entitled to and what you should expect after your retirement.



FINAL DAY OF EMPLOYMENT: On your last full day of employment you will need to get the Termination Clearance Card from the Quartermaster that will list the departments that you will have to see to have them sign off that you completed what was necessary to retire. You must have the Quartermaster sign off that the items on the C.O. Retirement Form have been returned. You will go to the Personnel Unit to get your final time sheet. You will need to make sure that it is accurate and up to date. It will list your accrued and lag hours that will be used to calculate your SCAT check. The Accounting Unit must sign off that you have no outstanding debts or monies owed. The last two units you will have to visit are Pistol Licensing and the Armorer. They will have to verify that everything is in order regarding your pistol license and any firearms you own.

DEFERRED COMPENSATION: At least one year before you plan to retire determine if you are going to participate in the deferred compensation plan " Catch up". If you do plan to do so, please contact the SCCOA Deferred Compensation representative. If you decide to apply a portion of your SCAT pay towards your deferred compensation account, you will need to contact the SCCOA Deferred Compensation representative at least 45 days prior to your retirement date. Any payment for hours deferred throughout your career are not eligible to be put into Deferred Compensation. **NOTE:** If you are eligible to buy back time, either a service credit or military time, in the NYS Retirement System, you can do so using pre-tax money from your Deferred Comp account. This option is preferable to paying for this time via payroll deductions, which are taxed. Once you've received a letter from the NYS Retirement System indicating how much your prior service credit will cost, that letter should be submitted to T.Rowe Price along with a Purchase of Service Credits Form, which can be found on www.scdeferredcomp.org. Also retired officers are permitted to withdraw up to \$3000 annually from the plan, tax free, to pay for qualified health insurance premiums for accident, health, or long term care for themselves, their spouses or dependents. The amount paid must be sent directly from the plan to the insurance provider. For more information contact the SCCOA Deferred Comp Representative. An application and further explanation may also be found at www.scdeferredcomp.org.

*Please see updated attachment for workday information.

FINAL AVERAGE SALARY: Your Final Average salary calculation will vary depending on which retirement tier you retire under. In most cases up to 30 of your unused vacation days can be used to increase your salary for your last year, up to the 10% cap. This option is only available if your last year will be used in calculating your final average salary. So plan accordingly if you need to increase your final year.



SUFFOLK COUNTY MUNICIPAL EMPLOYEE BENEFIT FUND: The benefits that you receive through the Suffolk County Municipal Employee Benefit Fund will change unless you elect to enter the self-pay benefit plan. If you choose to use the basic no cost plan your benefits will be reduced. The no cost retiree plan currently consists of Dental coverage of \$750 per family and not more than \$500 on any individual. The optical and hearing coverage remains the same as an active member. This plan does not have tax/legal/prescription reimbursement. If you elect to enter the self-pay plan there are three options for you to choose from. The **Premium Plan** consists of dental coverage that has a maximum of \$2,750 per person for general dentistry, a separate maximum of \$2,000 for periodontal procedures, as well as orthodontic benefits. It also includes optical and hearing benefits. The **Premium Plus Plan** offers the same benefits as the premium plan along with a prescription co-pay reimbursement. The **Platinum Plan** offers all of the benefits listed in the above plans plus tax preparation and legal service benefits. Prices on each plan vary and you can contact the benefit fund for current costs. If you have short term needs for the additional coverage, you can also purchase the COBRA option up to an additional 18 months from retirement which would provide the same coverage as an active member and then revert back to the free plan when you wish to discontinue the COBRA coverage.

EMHP: When a member retires before the age of 65, the health and prescription benefits that we receive from EMHP will not change until you become eligible for Medicare. At the age of 65 you must enroll in Medicare part A and B, which will become your primary insurance and EMHP will become secondary. Your secondary prescription coverage would switch to the current County provider. The fees charged for enrolling in Medicare will be reimbursed by the County on a quarterly basis. Disability retirements have to follow the same rules as age 65 for Primary and Secondary EMHP.

LIFE INSURANCE: The life insurance benefits that we receive as active full time employees will also change upon your retirement. As an active SCCOA member you receive a \$100,000 policy currently managed by the Hartford Group, a \$10,000 funeral assistance benefit for active COBA members, a \$10,000 bereavement policy and a \$1,000 Survivors benefit from SCMEBF. At retirement the SCCOA policy that we now carry with The Hartford Group will be reduced from \$100,000 to \$50,000. Retirees are not eligible for either of the SCMEBF or COBA funds.



OTHER RETIREMENT: If you retire on any disability option, retire early or used combined time some of this information may vary slightly based upon your individual circumstances. Feel free to contact the SCCOA office with any questions you have regarding a non standard retirement.

MILITARY TIME: Please consult with the NYS Retirement System and the Sheriffs Office Department of Employee Relations regarding the eligibility of Military Time to count as pension credits. If you need to " buy back " military time there are several repayment methods available to you.

SCAT PAY: Approximately 3 months after you have separated from service you will receive a check from the County for lag hours and unused accrued time. Vacation days will be paid out on a one for one basis and sick time will be paid at a rate of one day for every two days accrued. Please note, that depending on the time of year that you retire, that your time is prorated and you will only be paid for the time that you have accrued while an active member of the Sheriff's Office.

REMINDER: Please keep a copy of all documents and forms related to your Retirement for your personal records in case they are needed in the future.

Hopefully this informational packet has given you a better understanding of the retirement process and makes that process a little easier for you. We, the SCCOA Board, would like to personally thank you for all the years you have dedicated to this department and wish you the best of luck on your new endeavor.

Suffolk County Correction Officers Association

Executive Board

Louis Viscusi

President

William Faller

1st Vice President

Richard Lange

2nd Vice President

Robert Ragonese

3rd Vice President

James Sclafani

Recording Secretary

Robert Profeta

Treasurer

Jeff Moreno

Sergeant-at-Arms



Important Contact Information

Sheriff's Office Director of

Employee Relations

Kevin O'Reilly (631) 852-2270

Employee Relations Riverhead Facility

Pistol License Bureau

(631) 852-2233 (Riverhead)

Quartermaster

(631) 852-2276 Riverhead Facility

(631) 852-6811 Yaphank

Firearms Training Section

(631) 852-8035 (Westhampton)

Personnel

(631) 852-2229 (Riverhead)

Suffolk County EMHP

(631) 853-4866

725 Veterans Memorial Highway

P.O. Box 6100

Hauppauge, NY 11788

Retirement Consultant

Bob Draffin

Appointments scheduled
through SCCOA

N.Y.S and Local Retirement System

1-866-805-0990 or (518) 474-7736

110 State Street, Albany, NY 12244 or

330 Motor Parkway, Suite 107

Hauppauge, New York 11788

WWW.OSC.STATE.NY.US/RETIRE

Social Security Administration

1-800-772-1213

75 Oak St., Patchogue NY 11776 or

526 E. Main st Riverhead NY, 11901

WWW.SSA.GOV

Suffolk County

Municipal Employee Benefit Fund

(631) 319-4099

30 Orville Dr. Suite D, Bohemia, NY 11716

WWW.SCMEBF.ORG

S.C.C.O.A.

(631) 208-1301

1001 Middle Country Road, Ridge NY 11961



***2022 Workday Attachment:**

NOTE: Please make sure to update your email address in workday prior to separation to ensure you have access after retirement

Deferred Compensation 457(b) Plan

Within Workday, you can view your Suffolk County Deferred Compensation 457(b) Plan elections, apply to participate in Retirement Catch Up and apply to defer from your final accrual (SCAT) check. We recommend you meet with your Board Representative prior to applying for Retirement Catch Up or if you plan to leave County service, to discuss all of the options available to you. Your Board Representative contact information can be found at www.scdeferredcomp.org.

To Join the Plan

To enroll in the Suffolk County Deferred Compensation 457(b) Plan, please visit www.scdeferredcomp.org. You may also obtain a paper enrollment form on that site or by calling 1-888-457-5770.

To View Your Deferred Compensation Elections:

- From your Workday Homepage, click on **View All Apps**
- Open the **Benefits** application
- Under the **View** section, click **Benefit Elections**
- Your current Benefit Elections are displayed.

To Change Your Base Pay, Special Pay or Longevity Pay elections, log into your account at www.rps.troweprice.com or on the T. Rowe Price Personal Mobile App, or contact T. Rowe Price at 1-888-457-5770.

Please note that changes made to your elections at T. Rowe Price will take one to two pay periods before being implemented by the County or appearing in Workday, due to IRS timing regulations.



To Apply for Retirement Catch Up (allowing you to increase your IRS contribution limit for up to three consecutive calendar years or for your final accrual SCAT check):

- From your Workday Homepage, search **Create Request**
- Under Request Type, click **All**, select **Apply for Deferred Compensation 457(b) Catch Up** and click **OK**
- Review the eligibility criteria displayed in Workday to determine if you are eligible to participate in Retirement Catch Up at this time. If eligible, you will need to upload your New York State and Local Retirement System Member Annual Statement, showing your Tier and your years of Total Credited Service. This statement is **required** unless you are not currently enrolled in the pension system or were just approved for Disability Retirement.
- Complete all fields, upload your Statement and hit **Submit**.

You can view the status of your Request by searching **My Requests**

Once approved, you will receive a Notification in Workday. To see the amount you have been approved for, click on the blue [Request Process](#), next to Details.

To Elect to Defer from your Final Accrual (SCAT) Check:

- Search **Change Benefits**
- Choose **Elect to Defer** your SCAT Accrual Check into **Deferred Comp 457(b)**
- Choose today's date as the **Benefit Event Date**
- Click **Submit**
- Click **Open**
- Click **Let's Get Started**
- Click **Enroll**
- Review the General Instructions that appear in Workday to determine if you are eligible to defer from your final accrual (SCAT) check at this time and review the rules that apply once you separate from service. If you would like to proceed, click **Select** to select the **Deferred Compensation Separation Pay**, then click **Confirm and Continue**.
- Choose an amount or percentage that you would like to defer. If you would like to defer as much as possible, select **100%**.
- Click **Save**
- Click **Review and Sign**
- Review your election, review and accept the legal notice and **Submit**.

To review your election(s) and ensure that you are enrolled in 457(b) Separation, for your final accrual (SCAT) check, search **View Benefit Elections**.

