

Correction Force 20-Year Retirement Plan (CF-20)



NYC EMPLOYEES'
RETIREMENT SYSTEM

Tier 3

June 2025

This brochure describes the benefits of the Correction Force Member 20-Year Retirement Plan (CF-20 Plan).

The CF-20 Plan is available ONLY to NYCERS members employed by the NYC Department of Correction in the following Correction Force Titles (CFTs):

Correction Officer below the rank of Captain, Correction Captain, Assistant Deputy Warden (Warden Correction Level I), Deputy Warden or Deputy Warden-in-Command (Warden Correction Level II), Warden or Deputy Chief (Warden Correction Level III), or Chief of Department (Warden Correction).

Participation

Participation in the CF-20 Plan is **mandatory** and available only to NYCERS members who became employed in a CFT for the first time on or after October 19, 2004 and before April 1, 2012. No NYCERS member, Correction Force or otherwise, can elect this plan on an **OPTIONAL** basis.

Participants who cease to hold a CFT will no longer be able to participate in the CF-20 Plan.

Participants who terminate service from a CFT and later return to a CFT will again be required to participate in the CF-20 Plan.

Contributions

CF-20 Plan participants are required to contribute 3% of their pensionable gross wages until they attain 10 years of Credited Service or reach the tenth anniversary of their membership date – whichever is earlier. These contributions are referred to as Basic Member Contributions (BMCs) and they are held in the Member Contribution Accumulation Fund (MCAF).

CF-20 Plan participants are also required to contribute Additional Member Contributions (AMCs) of 4.61%. **AMCs must be paid on all pensionable gross wages for the first 20 years of service rendered in a CFT plan.**

AMCs are maintained in the Retirement Reserve Fund (RRF), which is an account maintained separately from the MCAF account. Both funds earn interest at a rate of 5%, compounded annually.

All contributions are Federal tax deferred, meaning that a member does not pay Federal taxes on the contributions, only New York State and local taxes. Contributions made while on Union leave are **not** Federal tax deferred.

Note: If participants were previously enrolled in another special plan, AMCs may still be required under the previous plan(s).

Deficits

Failure to pay any of the required contributions will result in a deficit in the MCAF (for BMCs) and/or RRF (for AMCs). If the deficit is identified prior to retirement, NYCERS will notify the participant so they can resolve the deficit.

If there is an unresolved deficit at retirement in either the MCAF or RRF, NYCERS will notify the

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participant of the choice to either pay the deficit in full or apply an actuarial reduction (a lifetime reduction to their pension based on their deficit amount) to resolve the deficit. Unpaid deficits may also impact disability and death benefits.

Participants who cease to be employed in a CFT, and withdraw their AMCs (and accrued interest), and later become a CF-20 participant again, will be required to repay the AMCs refunded to them, including 5% per-annum statutory interest, as if the AMCs had never been refunded. Payment of a deficiency can be made in a lump sum or through payroll deductions.

Loans

CF-20 Plan participants may borrow up to 75% of the BMCs held in the MCAF account. Participants may not borrow any portion of the AMCs held in the RRF account. Any loans taken are subject to the same terms and conditions applicable to Tier 3 members. Please consult [Loans Brochure #911](#) for additional information.

Allowable Correction Service

Allowable Correction Service is defined as Membership Service while employed in a CFT; and service rendered in another uniformed force (NYC Housing Police, NYC Transit Police, NYC Department of Sanitation, NYC Police Department or NYC Fire Department) immediately prior to a participant's appointment to a CFT, provided that such other uniformed service was credited by NYCERS or transferred from the NYC Police Pension Fund or NYC Fire Department Pension Fund.

Allowable Correction Service also includes certain Military Service, Union Leave Service, and Purchased Service for periods of Child Care Leave and previous service in a CFT.

Allowable Correction Service **does not** include other public service rendered in New York State or New York City, e.g., service rendered in a clerical position in another agency.

Only Allowable Correction Service can be used to qualify for Service retirement or a Vested Retirement Benefit in the CF-20 Plan.

Buy-Back

CF-20 Plan participants may purchase previous public service rendered anywhere in New York City or New York State, but only previous service rendered in a uniformed title immediately prior to their appointment to a CFT will count as Allowable Service. The cost is 3% of the wages earned during the period they are buying back, plus 5% interest compounded annually from the date of their previous service until the date of payment.

Child Care Leave

Participants in the CF-20 Plan may also purchase up to one year of service credit for each instance of authorized child care leave* if they:

- Are in active service, **and**
- Apply within 90 days of the termination of the child care leave by filing [Application to Purchase Service for Child Care Leave Form #246](#); **and**
- Pay an amount equal to what their required contributions would have been during the child care leave, **plus** accrued interest.

***Participants can only receive up to one year of service for each period of authorized child care leave.**



Military Buy-Back

Federal and state laws allow members to purchase service credit for time spent in U.S. Military service – the Uniformed Services Employment and Reemployment Rights Act (USERRA) and Article 20 of the New York State Retirement and Social Security Law (RSSL), respectively. Under Article 20, the cost is 3% *times* the number of years of military service being purchased *times* the salary they earned during the 12 months prior to the date of their application. Under USERRA, the cost is the equivalent of the contributions required if they had never left for military service. No interest is charged on military buy-back.

Refunds

Plan participants who have rendered less than 10 years of Credited Service and who leave City service may apply for a refund of BMCs, plus accrued interest, effectively terminating their membership. Participants with between five and 10 years of Credited Service must also waive their right to a Vested Retirement Benefit. Refunds will be reduced by the present value of any loan. Refunds of BMCs are not possible for participants with 10 or more years of Credited Service, except in cases of a participant's death.

Participants who cease to hold a CFT for any reason whatsoever and have rendered less than 15 years of Allowable Service may withdraw their AMCs, plus accrued interest. Participants who withdraw their AMCs will no longer be entitled to a benefit under the CF-20 Plan, but may be entitled to a benefit from their underlying plan (assuming service requirements have been met).

Refunds of AMCs are not possible for participants with 15 or more years of Allowable Service, except in cases of the death of such participants on or after October 19, 2004.

A participant who is no longer employed as a Correction Force Member and withdraws their AMCs (and earned interest), who later becomes a participant again, will be charged with a deficit (including 5% per-annum statutory interest) calculated as if the AMCs had never been refunded. Payment of a deficiency can be made in a lump sum or through payroll deductions.

Vested Retirement

If a participant ends their employment with at least five (but less than 20) years of Allowable Correction Service, two years of which are Membership Service, they will be entitled to a Vested Retirement Benefit. The Vested Retirement Benefit is calculated using the following formula:

$2.5\% \text{ times Final Average Salary (FAS) times Years of Allowable Correction Service.}$

This benefit becomes payable on the date the participant would have completed 20 years of Allowable Correction Service.

FAS is defined as the greater of:

The average of wages earned during any three consecutive calendar years,

or

The average of wages earned during the 36 months immediately preceding a participant's retirement date.

Note: Wages earned in any year used in the FAS computation cannot exceed more than 10% of the average of the previous two years.



NYCERS encourages members who separate from City service to file [Notice of Intention to File for a Tier 3, 4, 6 or 22-Year Plan Vested Retirement Benefit Form #254](#). By doing so, NYCERS can send them important information regarding their retirement account. For example, they will receive an Annual Disclosure Statement detailing their account balances and designated beneficiaries. Additionally, NYCERS will send them [Application for Payment of a Vested Retirement Benefit Form #266](#) approximately 90 days prior to the date they are eligible to receive a vested benefit (Payability Date).

Service Retirement

Participants in the CF-20 Plan are eligible to receive a Service Retirement Benefit upon attaining 20 years of Allowable Correction Service, regardless of age. The Service Retirement Benefit is calculated using the following formula:

50% of FAS for the first 20 years of Allowable Correction Service, **plus**

1 $\frac{2}{3}$ % *times* FAS *times* the number of years of Allowable Correction Service in excess of 20, up to a maximum of 30 years of Allowable Correction Service.

Note: Members who have purchased Military Service may not exceed the 30-year maximum benefit cap with such service.

The escalation of benefits provisions applicable to Tier 3 general members does not apply to CF-20 Plan participants.

Retirement From Underlying Plan

Participants, including vested members, in the CF-20 Plan who do NOT meet the 20-year Allowable Service requirement to retire under the CF-20 Plan, may retire under the CO-25 Plan (see [Correction Officer 25-Year Retirement Plan Brochure #920](#)) or the Tier 3 62/5 Plan (see the [Tier 3 Summary Plan Description](#)), as applicable, assuming service requirements have been met for the underlying plan.

Disability Retirement

Members in a Correction Force Title who become physically or mentally incapacitated and can no longer perform the duties of their job title may apply for Disability Retirement Benefits. There are four separate disability provisions in the NYS Retirement and Social Security Law (RSSL) under which they may qualify. The chart below summarizes the qualifications and the benefits provided under each of these provisions. In addition, members in a Correction Force Title are covered under certain special disability provisions described in the section Other Disability Benefits on page 6.



Correction Force Disability Provisions at a Glance

	Ordinary	Accidental	Dual Purpose Disability Statute	Performance-of-Duty (also see HAT Law, p.6)
RSSL Section	506	507	507-a	507-c
What is the service requirement?	5 or more years of Credited Service	None	10 or more years of Credited Service. If less than 10 years, may qualify if injury is due to on-the-job accident.	None
How does the member qualify for disability?	Member qualifies if the Social Security Administration finds them to be disabled and awards Primary Social Security Disability Benefits.	Member qualifies if (i) the Social Security Administration finds the member disabled for the claimed body part, and (ii) the member is found by NYCERS to have been disabled as a result of an accidental injury that was sustained in the performance of their duties while a member of NYCERS, and such accident must not have been a result of the member's own willful negligence.	NYCERS' Medical Board determines that the member is physically or mentally unable to perform the duties of their job title. If the member has less than 10 years of service, the Medical Board must also determine if the injury was the natural and proximate result of an accident not caused by their own willful negligence.	NYCERS' Medical Board determines that the member is disabled as the natural and proximate result of injuries sustained in the performance of duties by an act of an inmate or any person confined under the jurisdiction of the Department of Correction or Department of Health.



Correction Force Disability Provisions at a Glance

	Ordinary	Accidental	Dual Purpose Disability Statute	Performance-of-Duty (also see HAT Law, p.6)
RSSL Section	506	507	507-a	507-c
How is the disability benefit calculated?	The greater of: $\frac{1}{3}$ <i>times</i> Final Average Salary (FAS) OR 2% <i>times</i> FAS <i>times</i> Credited Service up to 30 years, reduced by 100% of any Workers' Compensation benefit and 50% of the Primary Social Security Disability Benefit	60% <i>times</i> FAS reduced by 100% of any Workers' Compensation benefit and 50% of the Primary Social Security Disability Benefit	The greater of: $\frac{1}{3}$ <i>times</i> FAS OR $1\frac{2}{3}$ % <i>times</i> FAS <i>times</i> Credited Service, OR The Service Retirement Benefit, if eligible for Service Retirement	75% <i>times</i> FAS, reduced by 100% of any Workers' Compensation benefit

Other Disability Benefits

Heart Law (RSSL §507-c, GML §207-o):

The Heart Law provides a presumption that a disease of the heart was incurred in the performance of duty. Members in a Correction Force Title who are approved for disability under the Heart Law are entitled to a disability benefit equal to 75% of FAS minus 100% of the annual payment from the Workers' Compensation Board associated with the disease of the heart. This presumption may be rebutted by competent medical evidence.

Hepatitis, AIDS and Tuberculosis (HAT) Law (RSSL §507-c, GML §207-n):

The HAT Law provides that a member in a Correction Force Title who contracts HIV (where they may have been exposed to bodily fluids of an inmate or a person confined to an institution under the jurisdiction of the NYC Department of Correction or Department of Health) tuberculosis or hepatitis, will be presumed to have contracted such disease in the performance and discharge of duty. Members approved for disability under this law are entitled to a disability benefit equal to 75% of FAS minus 100% of the annual payment from the Workers' Compensation Board associated with the disease. The presumption may be rebutted by competent medical evidence.

World Trade Center Disability Law (RSSL §507-c):

The World Trade Center (WTC) Disability Law provides that NYCERS members, vested members or retirees (retired after 9/11/01) who Participated in WTC Rescue, Recovery, or



Cleanup Operations during a Qualifying Period may be entitled to a presumption that any current or future disability caused by a Qualifying Condition or Impairment of Health arose from participation in such operations, unless the contrary is proven. A Notice of Participation must be filed no later than September 11, 2026. For more information, visit NYCERS' website at nycers.org and review [WTC Disability Law Fact Sheet #703](#).

Ordinary and Accidental Death Benefits

In the event of a member's death prior to retirement, their beneficiary/beneficiaries may be entitled to a death benefit. There are two primary types of death benefits: an Ordinary Death Benefit and an Accidental Death Benefit.

The Ordinary Death Benefit is:

- Three *times* the member's salary, **plus**
- A refund of their BMCs, plus interest, **and**
- A refund of the member's AMCs, plus interest, if they have less than 15 years of Allowable Service or if they die on or after October 19, 2004.

The Ordinary Death Benefit is payable only if the member was in City service for at least 90 days and was in active service at the time of their death.

The Accidental Death Benefit is an annual pension of 50% of the member's wages during their last year of City service.

The Accidental Death Benefit is payable to an Eligible Beneficiary (based on a priority order defined by the law, not necessarily a member's beneficiary designation) if the member was in active service at the time of their death and their death was the result of an accident sustained in the performance of duties.

Heart Law-Accidental Death Benefit:

Members in a Correction Force Title who die from a disease of the heart may be entitled to a presumption that the disease was incurred in the performance of duty, unless the contrary is proven by competent medical evidence. Their Eligible Beneficiary/ Beneficiaries would be entitled to the Accidental Death Benefit and Special Accidental Death Benefit (described below) which are paid in accordance with the relevant statutes that govern such benefits.

World Trade Center Law-Accidental Death Benefit:

The World Trade Center (WTC) Law provides that deceased NYCERS members, vested members or retirees (retired after 9/11/01) who Participated in WTC Rescue, Recovery, or Cleanup Operations during a Qualifying Period may be entitled to a presumption that their death was caused by a Qualifying Condition or Impairment of Health which arose from participation in such operations, unless the contrary is proven. A Notice of Participation must be filed no later than September 11, 2026. For more information, visit NYCERS' website at nycers.org and review [WTC Law Disability Fact Sheet #703](#).

Special Accidental Death Benefit

A Special Accidental Death Benefit is a supplemental monthly payment in addition to the Accidental Death Benefit of 50% of Wages. The effect of this benefit is to continue paying



the equivalent of the decedent's salary including earned overtime, night differential, longevity payments and any other type of pensionable earnings, where applicable.

If the member was in a Correction Force Title and died of injuries sustained in the line of duty as the natural and proximate result of an accident, not caused by their own willful negligence, or while in military service, the benefit is paid to:

- The widow/widower; **or**
- The children of the deceased (under 18 years of age or under the age of 23 if a student) **if** the widow/widower is deceased; **or**
- The parents of the deceased **if** there are no eligible children.

The Special Accidental Death Benefit is generally increased annually by a percentage determined on the basis of the Consumer Price Index (CPI). The maximum potential benefit will be reduced by the basic amount of any Social Security survivors' benefit and Workers' Compensation award.

