

# CRS RETIREMENT & HEALTHCARE ELIGIBILITY

## CRS MEMBERSHIP SERVICE

Includes only service credit earned as a City of Cincinnati employee, purchased prior withdrawn CRS service credit, and purchased prior military service credit. Does not include service transferred or purchased from any of the Ohio public retirement systems, from other out-of-state or federal employment, or Leave of Absence service.

## CRS CREDITABLE SERVICE

Includes all service credit earned, transferred, or purchased.

## GROUP

Groups C, E, & F are assigned based on age, membership date, and service credit as of 7/1/11. Employees becoming members on or after 1/1/2010 are assigned to Group G.

### GROUP C

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**RETIREMENT:** Eligible to retire at age 60 with at least 5 years of Creditable Service OR upon reaching 30 years of Creditable Service at any age.

**HEALTHCARE:** Upon Retirement, eligible to purchase Retiree Healthcare with a minimum of 15 years of Membership Service.

### GROUP E

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**RETIREMENT:** Eligible to retire at age 60 with at least 5 years of Creditable Service OR upon reaching 30 years of Creditable Service at any age.

**HEALTHCARE:** Upon Retirement, eligible to purchase Retiree Healthcare if you retire with a minimum of 20 years of Membership Service and are age 60 years or older OR if you retire with 30 years of Creditable Service at any age (20 years of which must be Membership Service).

### GROUP F

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**NORMAL RETIREMENT:** Eligible to retire at age 60 with at least 5 years of Creditable Service OR upon reaching 30 years of Creditable Service at any age.

**HEALTHCARE:** Upon Retirement, eligible to purchase Retiree Healthcare if you retire with a minimum of 20 years of Membership Service and are age 60 years or older OR if you retire with 30 years of Creditable Service at any age (20 years of which must be Membership Service).

**EARLY RETIREMENT:** May choose Early Retirement (all benefits reduced) upon reaching age 55 with at least 25 years of Creditable Service. No Healthcare Eligibility.

### GROUP G *membership date from 1/1/2010 through 12/31/2015*

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**NORMAL RETIREMENT:** Eligible to retire at age 62 with 30 years of Creditable Service OR upon reaching age 67 with at least 5 years of Creditable Service.

**HEALTHCARE:** Upon Retirement, eligible to purchase Retiree Healthcare if you retire at or above age 62 years with 30 years of Creditable Service (20 years of which must be Membership Service) OR if you retire at or above age 67 years with a minimum of 20 years of Creditable Service (20 years of which must be Membership Service) OR if you elect Early Retirement at or above age 60 with a minimum of 20 years of Membership Service.

**EARLY RETIREMENT:** May choose Early Retirement (all benefits reduced) upon reaching age 57 with at least 15 years of Creditable Service.

### GROUP G *membership date on or after 1/1/2016*

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**NORMAL RETIREMENT:** Eligible to retire at age 62 with 30 years of Creditable Service OR upon reaching age 67 with at least 5 years of Creditable Service.

**HEALTHCARE:** Not eligible to purchase Retiree Healthcare through CRS.

**EARLY RETIREMENT:** May choose Early Retirement (all benefits reduced) upon reaching age 57 with at least 15 years of Creditable Service.

**All CRS Members are subject to a Cost of Living Adjustment (COLA) suspension period for three years following retirement. Following this suspension, a 3% simple COLA shall be granted. Members who retired on or before July 1, 2011 will have their COLAs calculated based on their January 1, 2016 Gross Monthly Pension Benefit amount. Members who retired on or after August 1, 2011 will have their COLAs calculated based on their initial Gross Monthly Pension Benefit amount.**