

ORD NO 1305
ADOPTED 3-6-95
PUBLISHED 3-9-95

AN ORDINANCE AMENDING THE VOLUNTEER FIREFIGHTERS' RELIEF FUND OF THE CITY OF NORWICH

WHEREAS, the Norwich City Council pursuant to Connecticut Public Act 86-87 Section 2.(5)(A) has adopted a Volunteer Firefighters' Relief Fund on 11/9/87, and

WHEREAS, the purpose of this ordinance is to amend said Relief Fund.

NOW, THEREFORE, BE IT ORDAINED by the City Council of the City of Norwich that:

1. Articles II, III, IV, V, VI, VIII, IX and XII be amended:

- Article II, Section 2.2
- Article III, Section 3.2
- Article III, Section 3.3
- Article IV, Section 4.1
- Article IV, Section 4.3
- Article IV, Section 4.4
- Article V, Section 5.2
- Article VI, Section 6.5
- Article VIII, Section 8.1
- Article VIII, Section 8.1.1
- Article VIII, Section 8.2
- Article IX, Section 9.3
- Article XII, Section 12.1

NORWICH VOLUNTEER FIRE
PROPOSED PLAN CHANGES

Amended Articles to Ordinance 1129

Article II
Section 2.2

Becoming a member - A Volunteer eligible to participate in the plan shall become a member of the Plan by contributing ((\$60)) \$84 for each calendar year of Credited Service. The timing and manner of the contributions shall be prescribed by the Committee. Forms agreeing to such contribution will be provided by the Committee.

Article III
Section 3.2

Disability Benefit Date - Any Member ((who has completed ten (10) years of Credited Service and)) who is determined to be totally and permanently disabled in the line of duty may commence to receive benefits prior to the Benefit Date, which date may be the first day of any month six(6) months subsequent to the date of such determination of disability. Such date will be called the Disability Benefit Date.

Article III
Section 3.3

Deferred Benefit Date - A Member who is satisfactorily able to perform his/her duties may remain in active Volunteer Service after his/her Benefit Date. The first day of the calendar month following such actual retirement shall be his/her Deferred Benefit Date.

A Member who qualifies for benefits under section 3.1 may begin to receive benefits at his/her Benefit Date even though he/she continues Volunteer Service to the City. Members who qualify for benefits and continue to provide Volunteer Service after that date may continue to earn credit up to a maximum of 30 years. No additional years of credit are earned beyond the 20 years required for benefit eligibility for members who are not Active Firefighters as of January 1, 1995. Additionally, no service credit may be earned beyond the date when the Member reaches 65 years of age.

Article IV
Section 4.1

At Benefit Date - Forty (40) days after adoption of ordinance. a Member who retires on his Benefit Date shall receive a monthly retirement benefit in an amount equal to:

\$7.00 multiplied by such Member's years of Credited Service to such Member's Benefit Date, provided that the maximum number of years of Credited Service shall be twenty (20) years. Payment shall be paid monthly or less frequently as determined by the Committee.

Effective January 1, 1995, for retirements on or after that date, the benefit shall be increased to \$8.00 from the \$7.00 shown in the prior paragraph. The maximum years of Credited Service shall be increased to thirty (30) years also effective at that date. Volunteers who commence benefits prior to that date and do not have Volunteer Firefighter status subsequent to January 1, 1995 shall remain at the \$7.00 benefit level.

Volunteers who have commenced receiving benefits or have attained 20 years of Credited Service, and who continue to earn Credited Service as Volunteer Firefighters as of January 1, 1995, will have their benefits adjusted to reflect this increase. These Firefighters will be eligible to buy back up to 10 additional years of Credited Service at the rate of \$84.00 per year for a total maximum of 30 years. This buy back period will take effect for a ninety (90) day period following the adoption date of the amendments to the Plan.

Article IV
Section 4.3

At Disability Benefit Date - The annual benefit of a Member who retires on a Disability Benefit Date shall be computed in accordance with Section 4.1 ((based on his Credited Service at his date of injury or disability)) but shall be based on the maximum 30 years of Credited Service.

The benefit calculated as of the Disability Retirement Date will be increased at the same time and in the same amounts as the benefit calculated under section 4.1 as amended in the future. The annual retirement benefit so computed will be reduced by any payments received under the Workers' Compensation Act.

Article IV
Section 4.4

At Deferred Benefit Date - The annual benefit of a Member who retires on a Deferred Benefit Date shall be determined in accordance with Section 4.1. Payment may begin before the Deferred Benefit Date. If Credited Service is earned after the date on which benefits commence, benefits will be adjusted annually as of the first of the following year to reflect the additional year of credit and any change in benefit level available to other active Volunteer members.

Article V
Section 5.2

Continued Service of Retired Members - In the event a member provides Volunteer service in the Fire Department subsequent to his/her Benefit date, or at some later date, begins Volunteer service again, benefit payments shall not cease while he/she is an active Volunteer.

Any changes to the benefits available under this Plan will become available to such Member who provides Volunteer service (as defined in section 1.21) subsequent to his/her Benefit Date.

Article VI
Section 6.5

Pre-Retirement Spouse's Death Benefit - Upon the death of an active Member who dies as a result of Volunteer service to the City of Norwich, the surviving spouse shall receive a death benefit equal to the current maximum available payment per month. This benefit shall be payable to the Member's surviving spouse until death or remarriage. If a death benefit is payable in accordance with this Section 6.5, there shall be no death benefit payable to the deceased Member's Beneficiary as described in Sections 6.3 and 6.4 hereof.

If there is no eligible spouse, this death benefit shall be paid to dependent children under age 18. The payment of the current maximum amount available per month shall continue until the youngest dependent child reaches his/her eighteenth birthday. In the event there is more than one eligible child, the benefit shall be distributed equally among all eligible children.

Article VIII
Section 8.1

Member's Contributions - ((The Member's annual contribution for each Plan Year of membership commencing January 1, 1988 shall be \$60 per year payable at the rate of \$5 per month.)) In no event shall a Member contribute to the Plan for more than 20 years. Commencing January 1, 1995, the Member contributions shall increase to \$84 per year payable at the rate of \$7 per month. Effective also at that date, contributions may be paid for a maximum of 30 years.

Section 8.1.1

A buy back period for new plan participants will take effect for a ninety (90) day period following the adoption date of the amendments to the Plan. Service prior to January 1, 1995, may be added to a Volunteer's Credited Service if he/she elects to buy back service. Period of Volunteer service may be bought back at the rate of \$5 per month of such service plus interest at 5% compounded annually from the Plan inception Plus a fee of \$25.00. Such service will be a maximum of 50% of the prior service with a maximum of ten (10) years.

Article VIII
Section 8.2

City's Contributions - The Committee shall, at least once every 3 years, have an actuarial valuation be an Actuary of the assets and liabilities of the Plan and of the required contributions from the City which, in addition to contributions of the Members, will be adequate to finance the benefits under this Plan. On the basis of such valuation, the City shall pay each year to the Committee an amount which will meet the actuarial cost of the current service and, until it is amortized, the unfunded actuarial accrued liability. Effective July 1, 1995, the City shall make a minimum contribution of ((\$75,000)) \$100,000 annually. Any monies appropriated before the Effective Date shall remain with the Plan.

Any proposal which will change the benefits payable or Member contributions required under the Plan shall be accompanied by an estimate by the Committee's Actuary of the additional appropriations by the City which will be required to finance the additional normal cost and to amortize, on a level basis, the additional accrued liability over 30 or fewer years from the effective date of the change. The City shall not directly or indirectly receive any refund of any contribution made by it, nor shall the City directly or indirectly participate in the distribution by the Trustee at any time prior to the satisfaction of all liabilities to Members and their Beneficiaries.

Article IX
Section 9.3

Amount of Disability Benefit - The annual amount of Disability Benefit payable to a Member eligible for such benefit shall be determined in the same manner as his/her Benefit based on ((the number of years of Credited Service as of the date of his/her disability)) the maximum 30 years of Credited Service.

Article XII
Section 12.1

Amendment - The City shall have the right by action of the City Council to amend the Plan at any time provided that no amendment shall:

- i) cause or permit any portion of the Fund to become the property of the City until liabilities to Members and Beneficiaries are satisfied, or
- ii) deprive any Member or Beneficiary retroactively of rights already accrued under the Plan.

No amendment improving the benefits paid hereunder shall be made before January 1, 2000.

CITY MANAGER TALLMAN