



MISSOURI LOCAL GOVERNMENT EMPLOYEES RETIREMENT SYSTEM

PUBLIC SAFETY CLASSIFICATION OPTION

FAQS

On August 28, 2022, a new law will go into effect that will give LAGERS employers the option to classify certain General employees as public safety personnel for purposes of determining an age 55 normal retirement in LAGERS. Here are a few common FAQs about this new option.

WHO WILL THIS NEW OPTION APPLY TO?

This option will allow an employer to elect to cover EMS personnel, Emergency Telecommunicators, and Jailors who are currently classified as General Employees as Public Safety Personnel in LAGERS.

WILL THIS NEW OPTION AUTOMATICALLY CHANGE MY RETIREMENT AGE?

No, this new option does not automatically change your retirement age. Each employer must elect to cover their public safety personnel under this option. The process to make this change will be similar to electing any other benefit change in LAGERS.

I HAVE ALREADY WORKED AT MY EMPLOYER FOR 15 YEARS, WILL MY NEW AGE 55 RETIREMENT ELIGIBILITY ONLY APPLY TO MY SERVICE GOING FORWARD, OR WILL I BE ELIGIBLE TO RETIRE AT AGE 55 FOR MY ENTIRE BENEFIT?

When an employer elects to cover employees as Public Safety Personnel, the election will be retroactive, meaning that you will be eligible for an unreduced retirement benefit at age 55 for all of your benefit service at your current employer.

WHAT IF I WORK FOR TWO DIFFERENT EMPLOYERS, ONE WITH A PUBLIC SAFETY DEPARTMENT AND ONE WITHOUT?

Like with all benefit election in LAGERS, each employer has the flexibility to tailor a benefit program for their employee group and is individually responsible for paying for those benefits. Should you work for more than one employer, your benefit (including eligibility) will be calculated at the options elected at each separate employer. If you have worked for one employer in the Public Safety classification, and one without, you can apply for normal retirement on your Public Safety account at age 55, and have the option to take an early, reduced benefit on your General account, or wait to begin drawing this portion of your benefit until you attain normal retirement age of 60.

WILL THIS OPTION COST AN EMPLOYER MORE?

While the cost will vary from one employer to the next, this option will generally cost an employer more. Because the benefit is retroactive, the cost will be greatly impacted depending on the tenure of an employer's current employee group. Employers should also note that creating a Public Safety department in LAGERS may also impact the General contribution rate. LAGERS will begin accepting requests for cost studies for this new option later this fall, and each employer will be responsible for the cost of the study.

WILL ADMINISTRATIVE, CUSTODIAL, OR OTHER SUPPORT STAFF BE INCLUDED UNDER THIS PROVISION?

To be considered public safety personnel under this provision, an employee's job must require the individual to perform the duties of an EMS personnel, jailor, or emergency telecommunications. If an employee's job description does not require them to regularly perform such duties, they would not qualify for this provision, and will remain General Employees for LAGERS purposes with a normal retirement age of 60.

I SUPERVISE EMS PERSONNEL, BUT NO LONGER ACTUALLY RESPOND TO CALLS, WILL I QUALIFY?

Yes, any individual who is responsible for the direct supervision and training of EMS personnel, jailors, or dispatchers would generally be considered Public Safety personnel under this provision. Any time an employer has a question on benefit eligibility, they should contact the LAGERS office.