Scenarios

The following table describes the effects of various situations on the parties' MCERA benefits:

Impact of Model Domestic Relations Order (Article 8.4)		
Scenario	Member's Account	Nonmember's Account
Member is **Vested** *[5-years of accumulated service credit at the time of the* ***dissolution or legal separation****]*	• Service Credit, Contributions & Interest are divided in accordance with the DRO. • Member may name beneficiary. • Member remains vested.	• Separate Account is established, with Service Credit, Contributions & Interest credited in accordance with the DRO. • Nonmember may name beneficiary. • Nonmember may maintain the Separate Account or request a refund.
Member is **Not Vested** *[Less than 5-years of accumulated service credit at the time of the* ***dissolution or legal separation****]*	• Service Credit, Contributions & Interest are divided in accordance with the DRO. • Member may name beneficiary. • Member will become vested based on combined service	• Separate Account is established, with Service Credit, Contributions & Interest credited in accordance with the DRO. • **MCERA must refund the balance in the Separate Account to the Nonmember.**
Nonmember is Paid a Refund	• MCERA must notify the Member. • Member has five-years to elect to repurchase the service credits which were transferred to Nonmember.	• Refund is irrevocable. • All rights to future MCERA benefits cease. • Redeposit is prohibited.
Purchase of Service Credit for Extra Help & Public Service Credit	• Eligible to purchase community property share, if specified in the DRO. • If DRO is silent, Member may purchase full amount of service credit. • If Nonmember receives refund or dies, Member	• Eligible to purchase community property share, if specified in the DRO. • If DRO is silent, Nonmember may not purchase any service credit.
Redeposit, If Account Withdrawn **after** DRO.	• If eligible to Redeposit Contributions, then same as *"Purchase of Service Credit"*. • Member has five-years after notice to elect to repurchase the service credits transferred to Nonmember.	• If the Nonmember has taken a refund, the Nonmember may not redeposit the withdrawn contributions.

Impact of Model Domestic Relations Order (Article 8.4)		
Scenario	Member's Account	Nonmember's Account
Nonmember is not Paid a Refund	• After account is divided pursuant to the DRO, the Member is no longer entitled to the contributions, interest and service credit which were transferred to Nonmember's Account.	• May name a beneficiary. • Interest is credited semi-annually. • The Nonmember may receive a service retirement allowance or a death benefit may be paid to a named beneficiary.
Eligibility for Service Retirement	• Age as defined in law. • Service credit requirement is met by adding service-credit-earned- before-account-division to service-credit-earned-after-account-division. • Minimum age requirement is waived if the total service is 20 years for safety members or 30 years for general members.	• The Nonmember is eligible to retire when either the Member or the Nonmember have reached the Member's minimum retirement age and the Member and Nonmember's combined service credit qualifies for service retirement. • Minimum age requirement is waived if the total service is 20 years for safety members or 30 years for general members.
Member Retires **before** Nonmember	• Member's benefit based on Member's age factor, final average salary and service credit (combined balance of credit remaining after account division plus credit earned or purchased after account division). • Member may select any allowance.	• The Nonmember will be notified of the Member's retirement. • The Nonmember may elect to: (a) defer retirement to a later age, with the member's final average salary frozen; or (b) begin receiving monthly benefit based on the Member's final average salary, Nonmember's age factor, and the Nonmember's service credit (combined balance of credit after account division plus credit purchased after account division).

Impact of Model Domestic Relations Order (Article 8.4)		
Scenario	Member's Account	Nonmember's Account
Nonmember retires **before** Member	• Same as *"Member Retires Before Nonmember"*	• Nonmember's benefit is based on Member's final average salary calculated as of the date of the Nonmember's retirement, the Nonmember's age factor, and the Nonmember's service credit (combined balance of credit after account division plus credit purchased after account division).
Member Dies **before** Retirement	• Benefits paid in accordance with MCERA provisions for the payment of death benefits. • Beneficiary as named by member.	• Nonmember is notified of Member's death. • Same as *"Member Retires Before Nonmember"*.
Nonmember Dies **before** Retirement	• Member is notified of Nonmember's death & Member's eligibility to purchase or redeposit, if applicable. • Member is eligible to purchase Nonmember's service credit or redeposit contributions; including purchase of service credit which the DRO reserved for the Nonmember, but only if Nonmember had not done so.	• Beneficiary named by Nonmember receives Nonmember's account balance.
Member granted a Disability Retirement **Before** Nonmember Retires **and** Member is eligible to service retire	• Combined Member and Nonmember benefit may not exceed the amount which would be paid to the Member if the dissolution of marriage had not occurred.	• Nonmember will receive their portion of the Member's service retirement amount only.

Impact of Model Domestic Relations Order (Article 8.4)		
Scenario	Member's Account	Nonmember's Account
Member granted a Disability Retirement **before** Nonmember Retires and Member is not eligible to service retire	• Combined Member and Nonmember benefit may not exceed the amount which would be paid to the Member if the dissolution of marriage had not occurred. • Once Nonmember begins receiving a benefit, Member's benefit will be adjusted to offset for the amount being paid to the Nonmember	• Nonmember is not eligible for a disability retirement. However, when Member is eligible for a service retirement, the Nonmember will receive their portion of the Member's service retirement amount only.
Member Granted a Disability Retirement **after** Nonmember Retires	• Same as *"Member Granted a Disability Retirement **before** Nonmember Retires and Member is eligible to service retire"*.	• Nonmember's benefit stays as is.
Member With at Least Five Years of Service Before Account Division Terminates Employment	• Member may elect a refund; retirement, if eligible; or deferred retirement. • If inter-system reciprocity is established, final average compensation will not be frozen. • If reciprocity is not established, final average compensation is frozen at Member's termination.	• Same as *"Member's Account"*.
Member With Less Than Five Years of Service Before Account Division Terminates	• Member may elect a refund or a deferred retirement.	• Nonmember must receive a refund of the balance of the Nonmember's account.
Member With Less Than Five Years of Service Before Account Division Terminates and establishes Reciprocity. Member is deemed Vested.	• Service Credit, Contributions & Interest are divided in accordance with the DRO. • Member may name beneficiary. • Member remains vested. • Highest final average salary between systems will be used.	• Separate Account established, with Contributions, Interest & Service Credit credited in accordance with the DRO. • Nonmember may name beneficiary. • Nonmember may maintain the Separate Account or request a refund.