

FPPA AFFILIATION FOR POLICE AND SHERIFF DEPARTMENTS COVERED BY SOCIAL SECURITY

With the passage of SB19-260, the FPPA Board adopted rules allowing departments covered by Social Security the option to affiliate in the Statewide Defined Benefit Plan (SWDB) or the Statewide Hybrid Plan – Defined Benefit & Money Purchase Components (SWH-DB&MP), as well as the Statewide Death and Disability Plan (SWDD). Previous to SB19-260, departments covered by Social Security could only affiliate for coverage in the Statewide Defined Benefit Plan – Supplemental Social Security Component (SWDB-SS). A department affiliating in the FPPA Defined Benefit System cannot already be covered by a defined benefit plan.

Plan Coverage Options and Contribution Rates

Statewide Defined Benefit Plan – Social Security Component	2022	2023	2024	2025	2026	2027	2028	2029	2030
Mandatory Member Contribution	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Mandatory Employer Contribution	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%
Current Actives CRC* (No SWDD available)	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
New Hires CRC* (No SWDD available)	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%

Statewide Hybrid Plan – Defined Benefit & Money Purchase Component	2022	2023	2024	2025	2026	2027	2028	2029	2030
Mandatory Member Contribution	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
Mandatory Employer Contribution	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
Current Actives CRC* (No SWDD available)	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
New Hires CRC* (If not covered by SWDD)	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
SWDD Contribution Rate	3.2%	3.2%**	3.2%**	3.2%**	3.2%**	3.2%**	3.2%**	3.2%**	3.2%**

Note: Proposed legislation includes increasing minimum required contributions in the Statewide Hybrid Plan by a combined 2% over 8 years for a total of 18% (9% member/9% employer). Please visit forwardwithfppa.org for more legislative information.

Statewide Defined Benefit Plan	2022	2023	2024	2025	2026	2027	2028	2029	2030
Mandatory Member Contribution	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Mandatory Employer Contribution	9.0%	9.5%	10.0%	10.5%	11.0%	11.5%	12.0%	12.5%	13.0%
Current Actives CRC* (No SWDD available)	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
New Hires CRC* (If not covered by SWDD)	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
SWDD Contribution Rate	3.2%	3.2%**	3.2%**	3.2%**	3.2%**	3.2%**	3.2%**	3.2%**	3.2%**

*CRC = Continuing Rate of Contribution. The continuing rate of contribution can be paid 100% by the member or employer, or split 50/50. This rate will be reevaluated in January of the year following the second anniversary of affiliation and may be decreased.

**The contribution rate for the Statewide Death & Disability plan may change by 0.2% on an annual basis.

Find plan brochures and more information on affiliation at joinfppa.org

Make sure to click "Yes" when asked, "Does your department pay into Social Security?"

Please see FPPA Rules & Regulations for more information <https://fppaco.org/governing.html>

Chapter 6 – Affiliations and Withdrawals, Rule 602. "Optional Affiliation by Social Security Employers"

Contact the FPPA Field Education & Employer Outreach Team at **303-770-3772 x 6450** or fielded@fppaco.org to discuss affiliation.