
Chapter 9: Reciprocal Service

If you have service in more than one public retirement system in Illinois, you may qualify for enhanced retirement and survivor benefits by selecting a reciprocal retirement.



Reciprocity offers the following advantages:

- Service credit in any of the reciprocal systems may be used to meet service qualification requirements for a pension.
- The highest final average salary earned is used by each of the reciprocal systems to calculate the retirement benefit. This practice usually results in a higher benefit.
- Members may reinstate refunded service at a reciprocal system once they have established two years service credit at another reciprocal system.

You must have at least one year of service credit in any system you wish to use for reciprocity. The one exception to this rule is if you participated in IMRF as a teacher aide and earned less than 12 months of IMRF service credit, and were next employed in a position covered by TRS. If this applies, you may apply your IMRF service toward a reciprocal pension even though it does not meet the 12-month requirement. You cannot use credit from another system if you have taken a refund or if the credit has already been applied to a pension. If you previously took a refund from a reciprocal system, contact the system to determine if you may repay the refund you received.

To retire with reciprocity, your total years of reciprocal service must equal the minimum qualifying period under each system to be eligible for retirement.

If the service periods overlap, the reciprocal benefits will be adjusted proportionately. Members who have significant amounts of overlapping service may want to consider retiring independently under each system rather than using the reciprocal act.

Reciprocity applies only to retirement and survivor benefits. In most cases, it cannot be used for disability and insurance purposes.

Members wishing to select reciprocity must apply to each retirement system. The systems will then exchange information in order to determine the benefits payable. When payments begin, you will receive separate checks from each system. The use of reciprocity is entirely voluntary.

If you are within five years of retirement, you may receive a reciprocal benefit estimate by contacting your current retirement system. That system will gather information from the other reciprocal systems and provide you with a consolidated estimate.

In addition to TRS, systems under the Illinois Retirement Systems Reciprocal Act include:

- County Employees' Annuity and Benefit Fund of Cook County,
- Forest Preserve District Employees' Annuity and Benefit Fund of Cook County,
- General Assembly Retirement System,
- Illinois Municipal Retirement Fund,
- Judges' Retirement System of Illinois,
- Laborers' Annuity and Benefit Fund of Chicago,
- Metropolitan Water Reclamation District Retirement Fund,
- Municipal Employees' Annuity and Benefit Fund of Chicago,
- Park Employees' Annuity and Benefit Fund of Chicago,
- Public School Teachers' Pension and Retirement Fund of Chicago,
- State Employees' Retirement System of Illinois, and
- State Universities Retirement System of Illinois.