

Benefit Protection Leave (Leave of Absence)

If you are planning to take a leave of absence from your job and want to continue to receive IMRF service credit and remain eligible for disability and death benefits during your leave, you can apply for service credit under IMRF's Benefit Protection Leave.

If you have already taken a leave of absence and wish to receive credit for time you have already been away from work, you would purchase your service under IMRF's Benefit Protection Leave.

Eligibility requirements

- Your application must be received by IMRF while you are currently participating in IMRF with the employer that approved the Benefit Protection Leave.

AND

- Your application must be received by IMRF within two years from the end date of your leave. For example, if you took a leave from January 20, 2007 until October 15, 2007, your application must be received on or before October 15, 2009.

What you must do

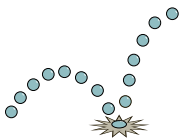
You must complete the top section and the "Certification of Member" section of IMRF Form 6.32, "IMRF Benefit Protection Leave." Sign the form and give it to your employer.

What your employer must do

Your employer completes the last two sections of IMRF Form 6.32, "Benefit Protection Leave," certifying your earnings, months of leave, and employer cost. Your employer's governing body approves the purchase of Benefit Protection Leave service on a case-by-case basis. If the governing body approves the purchase, your employer submits the completed form to IMRF.

Your employer is not obligated to approve your request for a Benefit Protection Leave.

The only situation in which your employer **must** grant you a Benefit Protection Leave is if you are taking a leave under the Family Medical Leave Act (FMLA), and your employer has granted a Benefit Protection Leave in the past to *any* employee for *any* reason.

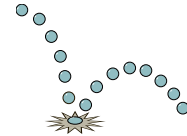


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Special considerations for a leave of absence with a future end date

Members and employers should **pay special attention** to Benefit Protection Leaves that **end at a future date**. If an exact future date is indicated, the application will be processed and the cost will be based upon the member returning at that time.

If the member returns earlier or later than that date, the cost indicated on the payment schedule will be incorrect, and the member may purchase more or less service than needed. Please advise IMRF's Past Service Unit if there are any changes so a revised Payment Schedule can be issued.



How much Benefit Protection Leave service credit can you purchase?

The amount of Benefit Protection Leave service credit you may purchase is limited to 12 months (one year) over your lifetime. Purchasing any amount of service is optional to you.

You may purchase all, none, or a portion of your Leave service credit; however, you cannot choose the specific months of service.

You purchase Leave service beginning with the first month of your leave. For example, if you have Leave service for the months of October, November, and December 2000 and January and February 2001, you would purchase October 2000, then November 2000, then December 2000, etc.

How costs are calculated

Your cost is calculated using your average rate of earnings for the 12 months immediately before your leave of absence and multiplying that by your IMRF contribution rate (4.50% Regular IMRF). Your cost is the contribution amount due for each month of your leave.

The exception to this is if you were paid an IMRF disability benefit immediately before your leave. The cost of your leave would then be based on the earnings used to calculate your disability benefit rather than your average earnings.

Interest charges may be added to your cost, depending on when you purchase your leave service. If you pay your contributions in the same year as your leave, no interest charges will apply. If you pay your contributions during the calendar year or years following your leave, applicable interest charges will be added.

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Example: You applied for a Benefit Protection Leave from your employer for six months, February 2002 until July 2002. You participate in Regular IMRF. Your monthly salary for the 12 months prior to the leave was \$2,000 a month.

Total salary for six leave months: $\$2,000 \times 6 \text{ months} = \$12,000$

Total contributions due for this Leave: $\$12,000 \times 4.5\% = \540

Employer contribution costs are paid through future employer contribution rates.