



## *IMRF benefits for activated reservists*

# **What if you are ordered to active duty?**

If you are a member of the National Guard or of the Army, Navy, Air Force or Marine Reserve, you may be unexpectedly called to active duty.

As part of your “family readiness” plan, take time to learn how your active duty will impact your IMRF benefits and how you can protect those benefits.





## Why have you been called to active duty?

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Whether or not your IMRF benefits remain in force depends on several factors. How you are being called to active duty and why you are being called are both important. You can be called to active duty in one of several ways:

1. By order of the President (*below*)
2. As part of your monthly/annual reservist commitment (*page 3*)
3. You are a school district employee called to active duty in an emergency (*page 5*)
4. For any other reason (*page 5*)

### 1. You are called to active duty as the result of an order of the President

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**All IMRF members (*EXCEPT* school district employees, see page 5)**

If you are called to active duty as the result of an order of the President, your **employer is required to continue paying your salary**. Therefore, you continue to earn IMRF service credit and your IMRF disability and death benefit coverage continues.

**Units of local government (except** school districts, see page 5) are required under the Illinois Local Government Employees Benefits Continuation Act (50 ILCS 140/1 et seq.) to continue paying the salary of any employee in the reserves or Illinois National Guard who is called to active duty as the result of **an order of the President**.

*This salary continuation includes health insurance and any other benefits* you were receiving at the time you are called to active duty.

Because your employer is required to pay you your full salary, it may require you to turn over your military pay. Therefore, your employer will report your “usual” salary to IMRF and your final rate of earnings will not be impacted.

#### **What do you need to do?**

If you are **called to active duty as the result of an order of the President**, your employer will continue paying your salary and **your IMRF benefits will continue**. However, if you do not have a current Designation of Beneficiary form on file with IMRF, we suggest you complete and submit to IMRF a new Designation of Beneficiary (Form 6.11) rather than risk having outdated information on file.

## 2. You are called to active duty as part of your one weekend per month or two weeks per year commitment

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As a result of a recent amendment to the Military Leave of Absence Act (5 ILCS 325/0.01 *et seq.*), your employer is required to continue to pay your salary while you are on leave for:

- (1) Basic training
- (2) Special or advanced training (up to 60 days), and
- (3) Annual training

During leaves for annual training, your employer must pay your regular compensation. During leaves for basic training and up to 60 days of special or advanced training, your employer must pay you your regular compensation minus the amount of your base pay for military service.

Your IMRF benefits will continue as long as:

### **You employer continues to pay your salary**

While your employer continues to pay all or a part of your salary, your employer will report those wages and submit your member contributions to IMRF. Therefore, you continue to earn IMRF service credit and your IMRF disability and death benefit coverage continues.

**OR**

### **You apply for an IMRF leave of absence**

If you will be on leave for longer than 60 days for special or advanced training and your employer does not continue your salary, but you want to continue your IMRF disability and death benefit protection, you can apply for an IMRF Authorized Leave of Absence (IMRF Form 6.32, "IMRF Benefit Protection Leave").

**Disability benefits:** You remain protected by IMRF's disability benefits if the disability occurs during the leave period and if Form 6.32 is filed prior to the date of disability. In order to receive disability benefit payments, you would pay the cost for the months of leave.

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## 2. cont'd...

**Survivor benefits:** Your beneficiaries remain protected by the IMRF active member death benefit (one year's salary and return of member contributions plus interest) if death occurs during the leave period. The member cost of the leave would be deducted from the IMRF death benefit.

**IMRF service credit:** You earn IMRF service credit for the months of the leave period if you pay your member contributions plus interest after returning from the leave.

### Please note:

- You can receive a *lifetime* maximum of 12 months of service credit under an IMRF authorized leave of absence.
- If your employer approves your request for an IMRF authorized leave of absence, its governing body must certify Form 6.32 before submitting it to IMRF.

### What do you need to do?

While your employer continues paying part or all of your salary:

1. If you do not have a current Designation of Beneficiary form on file with IMRF, we suggest you complete and submit to IMRF a new Designation of Beneficiary (Form 6.11) rather than risk having outdated information on file.

If your salary continuation ends but you want your IMRF disability and death benefits to continue:

1. Complete and submit to your employer IMRF Form 6.32 *now— at the beginning of your military leave*. Indicate somewhere on the form that you are taking the leave because you have been called to active duty.
2. If you do not have a current Designation of Beneficiary form on file with IMRF, we suggest you complete and submit to IMRF a new Designation of Beneficiary (Form 6.11) rather than risk having outdated information on file.

### 3. You are a School District employee called to active duty in an emergency

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If you are an employee of a school district and you are called to active duty as the result of an emergency—whether the call-up is by order of the president, the governor or otherwise—the **school district is required to continue paying your salary**. Therefore, you continue to earn IMRF service credit and your IMRF disability and death benefit coverage continues.

**School districts** are required under the School Code (105 ILCS 5/10-20.7b) to continue paying the salary of any employee in the reserves or Illinois National Guard who is called to active duty **in an emergency**.

This salary continuation **includes health insurance and any other benefits** you were receiving at the time you are called to active duty in an emergency.

Because your school district is required to pay you your full salary, it may require you to turn over your military pay. Therefore, your school district will report your “usual” salary to IMRF and your final rate of earnings will not be impacted.

#### **What do you need to do?**

If you are **called to active duty in an emergency**, your school district will continue paying your salary and **your IMRF benefits will continue**. However, if you do not have a current Designation of Beneficiary form on file with IMRF, we suggest you complete and submit to IMRF a new Designation of Beneficiary (Form 6.11) rather than risk having outdated information on file.

### 4. You are called to active duty and do not fit into any of the categories identified above

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If you are called to active duty and the circumstances do not require your employer to continue your salary, you can continue your IMRF disability and death benefit protection. To do so, you would apply for an IMRF Benefit Protection Leave, IMRF Form 6.32.

**Disability benefits:** You remain protected by IMRF’s disability benefits if the disability occurs during the leave period and if Form 6.32 is filed prior to the date of disability. In order to receive disability benefit payments, you would pay the cost for the months of leave.

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**Survivor benefits:** Your beneficiaries remain protected by the IMRF active member death benefit (one year's salary and return of member contributions plus interest) if death occurs during the leave period. The member cost of the leave would be deducted from the IMRF death benefit.

**IMRF service credit:** You earn IMRF service credit for the months of the leave period if you pay your member contributions plus interest after returning from the leave.

**Please note:**

- You can receive a *lifetime* maximum of 12 months of service credit under an IMRF authorized leave of absence.
- If your employer approves your request for an IMRF authorized leave of absence, its governing body must certify Form 6.32 before submitting it to IMRF.

**What do you need to do?**

While your employer continues paying part or all of your salary:

1. If you do not have a current Designation of Beneficiary form on file with IMRF, we suggest you complete and submit to IMRF a new Designation of Beneficiary (Form 6.11) rather than risk having outdated information on file.

If your salary continuation ends *but* you want your IMRF disability and death benefits to continue:

1. Complete and submit to your employer IMRF Form 6.32 *now— at the beginning of your military leave*. Indicate somewhere on the form that you are taking the leave because you have been called to active duty.
2. If you do not have a current Designation of Beneficiary form on file with IMRF, we suggest you complete and submit to IMRF a new Designation of Beneficiary (Form 6.11) rather than risk having outdated information on file.

## Unpaid leave for your spouse and/or parents

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On August 14, 2005, the governor signed Public Act 94-0589 into law creating the Family Military Leave Act. Under the new law, if you are called for active duty and your spouse and/or parents are employed, they may be eligible for an unpaid leave from their employer. If the:

- Employer has between 15 and 50 employees:  
Your spouse and/or parents may be eligible to receive up to 15 days of unpaid leave
- Employer has more than 50 employees:  
Your spouse and/or parents may be eligible to receive up to 30 days of unpaid leave

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Your spouse and/or parents must meet certain requirements to be eligible for leave under this new Family Military Leave law. Your spouse and/or parents must:

- Use all their paid time off (except sick and disability leave) before applying for unpaid leave under the Family Military Leave law.
- Have been employed by the same employer for at least 12 months, and must have worked at least 1,250 hours during the 12-month period immediately preceding the leave.
- Give at least 14 days notice before the start date of the leave if the leave will consist of five or more consecutive work days.

## Converting time served in the military to IMRF service credit

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Regardless of how you were called to active duty and how long you were on leave, you can convert your time served in the military (for which you did not otherwise earn credit) to IMRF service credit *after you return from your military leave*. You can convert the service under Illinois law or under federal law.

### Under the Illinois Pension Code

If when you return from active duty you:

- Return to an IMRF qualifying position with *any* IMRF employer
- Have your employer approve your request for IMRF service credit by adopting the appropriate IMRF resolution
- Pay the appropriate cost. If you return to IMRF participation
  - *within* 90 days of discharge, you pay nothing
  - *after* 90 days, you pay member contributions plus interest plus a portion of your employer's cost

### Under the Federal Uniformed Services Employment and Re-employment Rights Act

If when you return from active duty you:

- Return to an IMRF qualifying position with your *same* employer
- Return within the days specified under the Act (this will vary depending on the length and type of service)
- Pay member contributions plus interest

### What do you need to do?

*When you return from your military leave* complete IMRF Form 6.02J, "Application for Military Service Credit." This form explains how you can convert your military service, your cost, military documentation required, and what action (if any) your employer has to take to approve your request.

# IMRF Sponsored Group Term Life Insurance

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Some IMRF employers participate in the NCPERS group term life insurance program administered by Gallagher Byerly, Inc. If you enrolled in this program, you can continue to be covered by the standard life benefit of this group term life insurance program as long as your employer:

1. Considers you to be an active employee, *and*
2. Continues to send the monthly premium payments (either \$9 or \$12 a month) directly to Gallagher Byerly, Inc.

If you have any questions regarding the NCPERS group term life insurance program, please contact William E. Shannon Insurance at 847-593-6515.

## Questions?

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If you have any questions regarding the impact of your military leave on your IMRF service credit or benefits, please contact an IMRF Member Service Representative at 1-800-ASK-IMRF (1-800-275-4673) 7:30 A.M. to 5:30 P.M., Monday through Friday.

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## Illinois Municipal Retirement Fund

Oak Brook Office  
2211 York Road  
Suite 500  
Oak Brook, IL 60523-2337

Springfield Regional Counseling Center  
3000 Professional Drive  
Suite 101  
Springfield, IL 62703

Members and employers should mail all correspondence, forms, payments, etc. to our Oak Brook office (Suite 500, 2211 York Road, Oak Brook, IL 60523-2337).



*IMRF Member Service Representatives*

*1-800-ASK-IMRF (1-800-275-4673)*

*[www.imrf.org](http://www.imrf.org)*