

8 – Index

1

1000-hour standard	
adoption	260
employers, other than schools	74
13th check.....	275

4

401(a) pension plans.....	112
401(k) salary reduction plans.....	112
403(b) plan.....	33
403(b) plans	112
414(h).....	33
414(h) tax deferral	
definition of	33
IMRF reporting under 414(h).....	122
income tax withholding under 414(h)	122
Social Security reporting under 414(h)	122
W-2 reporting under 414(h)	122
414(h) tax deferral	122
457 plan	33
457 plans.....	112

6

600-hour standard	
employers, other than schools	74
employers, schools	
participation mandatory	59
employers, schools	60

7

708 boards	83
------------------	----

A

Accelerated Payments	272
Account, IMRF	
adjusting a member's account.....	135
Adjustment Appeal Rights	264
Actuarial assumptions.....	267
Administration	29
Administration, IMRF	27
Advance Rate Notice.....	266

Advanced Earned Income Credit	112
Age 72 requirement.....	154
Age-minimum and maximum	
other than schools	73
schools	59
Airport police	
adopt SLEP	263
Amortization period	33
definition	33
length	276
unfunded liability and	270
Annual sick leave as required by the Illinois School Code	63
Annuitant	33
Appeal rights	216
Application	
death benefits	185
retirement pension	174
temporary disability benefits	200
Appointed governing body, paid members of	80
Appointed officials	
employee status.....	80
Social Security	297
assistant Authorized Agent	32
Assistant Authorized Agent	32, 43, 50
Athletic official, Social Security.....	296
Audits, Social Security	295
Authorized Agent	32, 43, 45, 47, 48, 49, 50
appointment	50
Assistant Authorized Agents	50
Certification Program.....	49
delivery of communications.....	50
necessity	47
powers and duties	
defined by Illinois Pension Code	48
delegated by employer	49
powers and duties.....	48
qualifications.....	47
signature	125
township supervisors as	50
training.....	49
Auxiliary Deputy	94

B

Back pay	113
Beneficiary	
death benefits.....	185
designation	230
Beneficiary annuity	
federal taxes	187
Beneficiary Annuity	34
Benefit Protection	181, 244

Benefit Protection Leave	166, 192, 207, 219, 251, 252, 255
Benefits booklets	30
Board member	
Social Security.....	297
Board of Trustees, IMRF	27
Bonus payments to clerks, treasurers, and assessors	115
Bus drivers	67
C	
Cafeteria employees	68
Cafeteria Plan.....	291
Cafeteria plans	114
Certificate of Benefits	
about	176
death benefits	186
federal tax	179
Certification Program, Authorized Agents	49
Chief Deputy	94
Cities, IMRF coverage.....	80
City hospital employees.....	80
City police working in parks	106
Coaches.....	66
COBRA.....	218
Concurrent reciprocal service	214
Concurrent service	
definition	33
sick leave, used and unpaid.....	152
Concurrent Service	34
Conduit IRA	34
Conduit IRA	33
Consolidated education service regions	69
Constructive payment.....	108
Constructive receipt.....	108
Contributions	
employer	
costs reflected for employers.....	275
employer	120
member tax-deferred	
cease making	237
election to contribute under additional position	234
member tax-deferred	120
reporting.....	128
required	120
Correctional officers	94
Corrections	
member wages and contributions previously reported	135
Social Security and Medicare-only wages.....	137
Counties, IMRF coverage	81
County sheriffs	94
Covered position.....	34
Crossing guard	
municipality employee	93
school employee.....	68
Custodians	68

D

Death benefits	
application	185
beneficiaries	185
delayed applications	185
designation of beneficiary.....	230
federal income taxes.....	187
Illinois income taxes.....	188
member status	
non-participating	
payment procedures of death benefits.....	186
participating	
federal income taxes	187
payment procedures of death benefits.....	186
retiree	
payment procedures of death benefits.....	186
payment procedures	186
questions	30
reserve	274
types and amounts	181
Death, payment after	111
Deferred Compensation Plan	291
Deferred compensation plans	112
Demographics, employer	270
Deposits	
due dates	123
Deputy	94
Deputy sheriffs	94
Deputy, auxilliary.....	94
Deputy, chief	94
Deputy, special	94
Designation of beneficiary.....	230
Direct deposit of pension	176
Disability	
about.....	189
application	
temporary	200
when to file	201
application	200
cost of	208
employer's notice of trial work period	207
income taxes	
tax withholding and reporting	210
questions	30
reduction for earnings from outside employment	198
reserve	274
retirement pay	111
Dissolution of unit(s) of government	
adopting ERI.....	261
Dissolution of unit(s) of government.....	30
Dissolution of Unit(s) of Government	30

E

Early Retirement Discount	35
Early retirement discount, definition	33
Early Retirement Incentive (ERI)	
adopting amortization period	262
adopting ERI	261
amortization	276
employer	
costs	276
determining rate with concurrent employers	
concurrent employers	276
multiple employers	277
eligibility	164
pick-up (payment) of member contributions	262
member	
benefits	164
Paying employer costs	135
Earned Income Credit (EIC)	138
Earnings, IMRF	
401(a) pension plans	112
401(k) salary reduction plans	112
403(b) plans	112
457 plans	112
advanced earned income credit (EIC)	112
back pay	113
bonus to clerks, treasurers, assessors	115
cafeteria plans	114
constructive payment and receipt	108
deferred compensation plans	112
definition	107
disability compensation, firefighters and law enforcement	115
disability retirement pay	111
elected official compensation	115
employer payment of member contributions	116
employer payment of Social Security	114
expense reimbursement	112
IMRF purposes	107
independent contractors	115
limit	107
loans to employees	115
moving expenses	112
negative	130
non-cash	
about	109
reporting	130
non-cash	130
non-fire	104
non-police	93
payment after death	111
payment by another entity	108
pensioners	111
retirement pay, incentives	111
retroactive payments	113
severance pay	111
sick pay	111
Social Security wages	108

sources	108
stipends, judges and election judges	115
taxable income	108
tax-sheltered annuities (403(b) plans)	112
tips	115
workers' compensation	112
Educational cooperatives and joint agreements	69
Educational service regions and service centers	69
Effective date of pension	176
EFTS	36
Elected County Official Plan (ECO)	
adopting	262
election to participate in ECO	233
revocation, member	237
Elected officials	
compensation	115
participation in IMRF	
resolution to participate	260
verification of qualification	78
participation in IMRF	78
retroactive service	78
Social Security	297
stipend	
reporting	294
stipend	130
Election judges	
employee status	115
Social Security	296
Eligibility for IMRF Pension	147
Emergency workers	295
Employee(s)	
covered	27
definition	
employees, other than schools	71
employees, school	57
drawing Social Security	297
Medicare-only	297
more than one school district	62
other than schools	
appointed governing body	80
appointed officials	80
city hospital	80
elected governing body	79
elected official	78
exchange aliens and non-immigrant students	72
federal and state financed positions	73
independent contractors	71
more than one employer	77
non-citizens	73
patients and inmates	72
probationary	76
professional consultants	72
religious orders	72
retired	77
student nurses	73
students	73
temporary	76
work relief programs	73

Employer	
Access Area of IMRF website.....	51
contribution rates	
tax levy	121
contribution rates.....	120
demographics	270
identification number	119
monthly statement.....	125
reporting paid contributions	131
reserves	
death benefit reserve.....	274
disability benefit reserve.....	274
Employer Access	31, 36
employer pickup	292
Employment information.....	234
Entry age normal funding	269
Exchange aliens and non-immigrant students	
other than schools.....	72
schools.....	58
Expense reimbursement and allowances	112
Expenses, moving	112

F

Federal and state reporting	136
Federal Employer Identification Number (FEIN)	119
Federal income tax reporting and withholding	
414(h) tax deferral plan	292
elected officials' stipend	294
IMRF defined	292
IRS Form W-2.....	292
Medicare	292
member contributions.....	292
retirement pensions	179
Social Security.....	292
terms	291
wages	291
Federally and state financed positions	
other than schools.....	73
schools.....	59
Field Representatives.....	29
Field Representatives.....	29
Final Rate of Earnings.....	36, 38
Final Rate of Earnings (FRE), definition	33
Fire chiefs.....	104
Fire pension fund	96
Fire prevention bureaus.....	105
Firefighters	
definition	95
disability compensation.....	115
fire chiefs	104
Group I.....	96
Group II.....	98
Group III.....	99
Group IV	101
Group IV	101
Group V	102

Group VI.....	103
in cities, villages, incorporated towns, and fire protection districts	96
volunteer.....	104
Flexible pay plans	114
Forest preserve district rangers (police).....	94
Form 6.92	255
Form 63A.....	260
Forms,	IMRF
about	51
Form 1.55 To Adopt the IMRF SLEP Program for Airport Police	263
Form 1.70 Certificate of Dissolution - Annexing School Districts.....	30
Form 1.71 Certificate of Dissolution - New School Districts.....	30
Form 1.72 Certificate of Dissolution - Annexing Unit of Government	30
Form 1.73 Certificate of Dissolution - New Unit of Government	30
Form 1199 Authorization for Deposit of IMRF Payments	176
Form 2.20 Notice of Appointment of Authorized Agent	50
Form 2.30 Notice of Election or Appointment of Township Supervisor	50
Form 2.50 Forms Request	51
Form 3.00 Electronic Funds Transfer Enrollment.....	127
Form 3.02 Official Notice of Contribution Rates for the Calendar Year	120
Form 3.11 Monthly Report of IMRF Member Wages and Contributions.....	128
Form 3.20 Employer's Report of Adjustments to IMRF Earnings	135
Form 5.10 Application for Separation Refund.....	144
Form 5.20 Application for Retirement Annuity (Pension)	174
Form 5.30 Application for Death Benefits	185
Form 5.40 Application for Disability Benefits.....	200
Form 5.40A Disability Claim Data.....	200
Form 5.41 Employer's Certificate of Disability	200
Form 5.42 Physician's Certificate	200
Form 5.45 Employer's Notice of Trial Work Period or Termination of Disability	207
Form 5.48 Disability Payment Agreement	200
Form 5.49 Authorization to Secure Award or Disallowance Information	200
Form 6.01 Rollover Certification for Payment of Past Service Credit.....	255
Form 6.02J Application for Military Service Credit	244
Form 6.10 Notice of Enrollment in IMRF	228
Form 6.11 Designation of Beneficiary	230
Form 6.19 Member Employment Information.....	234
Form 6.20 Member Information Change	235
Form 6.21 Election to Participate for Qualifying Position	232
Form 6.21B Election of Elected County Official to Participate in ECO	233

Form 6.22 Election of Police Chief to Participate as a SLEP Member	233
Form 6.23 Election to Contribute Under Additional Position	234
Form 6.24 40-Year Election to Cease Contributions	237
Form 6.28 Revocation of Election to Participate in Elected County Official Plan	237
Form 6.33 Out-of-State Service Credit Authorization	252
Form 6.41 Notice of Termination of IMRF Participation	238
Form 6.62 To Allow Unlimited Service Credit for Military Leave that Interrupted IMRF Participation.....	259
Form 6.62A To Allow Limited Service Credit for Military Leave that Interrupted IMRF Participation.....	259
Form 6.63 To Allow Service Credit for Military Service Prior to IMRF Participation.....	260
Form 6.64 Relating to Participation by Elected Officials in IMRF	260
Form 6.68 Adoption of the 1,000 Hour Standard	260
Form 6.72 To Include Compensation Paid Under an Internal Revenue Code Section 125 Plan.	260
Form 6.73 Suggested Resolution to Include Compensation Directed into a Retirement Health Savings Plan.....	261
Form 6.77 To Adopt IMRF ERI.....	261
Form 6.78 To Adopt Amortization Period for ERI	262
Form 6.79 To Authorize Pension Service Credit for Employees Previously Barred by Age	262
Form 6.80 To Adopt Alternative Benefit Program for County Officers (ECO)	262
Form 6.85 For Employer Pick-up (Payment) of Member Contributions	262
Form 7.10 Health Insurance Premium Deduction Authorization	218
Form 7.12D,.....	221
Form BW-60 Distribution/Rollover Certification	174
Formula.....	37
Formula, definition	33
Freedom of Information Act (FOIA)	29
Funding adjustment, over and <under>.....	274, 275
<hr/>	
G	
Glossary	33
Glossary of Terms	33
Governmental functions included.....	80
<hr/>	
H	
Health Insurance	
Savings Accounts	110, 111
Health insurance continuation under COBRA.....	218
under Illinois Public Act 86-1444	218
about.....	218
Hourly standard.....	38
definition.....	33
other than schools and	74
schools and	60
end of coverage	222
Health insurance continuation	217
Hospitals, IMRF coverage	82
I	
Illinois forms	
BEN 118R, Benefit Wage Charge	139
IL-50, Monthly State Income Tax Payment Form	138
IL-941, Employer's Quarterly Illinois Withholding Tax Return.....	138
IL-W-4, Illinois Withholding Exemption Certificate	139
IL-W-5, Employee's Statement of Non-Residence in Illinois	139
UC-3/40, Employer Contribution and Wage Report...	139
Illinois income tax	
death benefits.....	188
pensions.....	179
Illinois retirement systems	210
IMRF	
Board of Trustees	27
creation.....	27
defined by IRS	292
deposits.....	123
Field Representatives.....	29
organization	27
participation, other than schools	73
participation, schools.....	59
Regional Counseling Center	30
Service Representatives	30
website	31
IMRF earnings	
taxable expenses.....	116
Income Tax Withholding	292
Income tax withholding under 414(h)	122
Incorporated towns, IMRF coverage	80
Independent contractors	
other than schools	71
payments to	115
Initial pension payment.....	176
Inmates	
earnings	72
Social Security	296
Intergovernmental agreements	83
Intern teacher	65
Irregular pay	231
IRS forms	
1099-R	210
8109, Federal Tax Deposit Coupons	137
940, Federal Unemployment (FUTA) Tax Return	139
941, Employer's Quarterly Federal Tax Return	137
W-2, Wage and tax statement	
about	137

completing	292
under 414(h)	122
W-3, Transmittal of Wage and Tax Statements	138
W-4 or W-4a, Employee's Withholding Allowance Certificate.....	138
W-P, Withholding Certificate for Pension or Annuity Payments	179

J

Jurors	
employee status	115
Social Security.....	296

L

Law enforcement disability compensation	115
Librarian, school.....	67
Libraries, IMRF coverage.....	83
Loans to employees	115
Lump sum death benefit	
federal taxes	187

M

Magnetic media	
record format	135
Media, reporting	
types	123
Medicare	
calculating	292
Medicare-only employees	120
Member	
Access Area of website	31
close account.....	238
contributions	
cease making.....	237
employer pays	
earnings	116
monthly reporting.....	131
stopping after 40 years of service	120
tax-deferred	
414(h) tax deferral.....	122
federal income tax	
retirement pensions	179
federal income tax	292
Tax-deferred Payroll Deduction Program (TPDP)	
.....	120
paid irregularly	231
questions	30
taxable expenses	
include as earnings.....	116
updating	
employment information.....	234

personal information.....	235
with no wages	131
Member Access	32
Member contributions	
employer pickup	292
Member Contributions	
tax deferred treatment	292
Member Service Representatives.....	30
Member Statement of Account	
about.....	258
definition	33
employer reports	259
Member, religious order	
employee status	
other than schools.....	72
schools.....	59
Mental health boards (708 boards).....	83
Methods of reporting monthly IMRF wages and contributions	
about.....	132
Form 3.11.....	133
web reporting	132
Military leave	
limited service credit.....	259
prior service credit	260
provided by Illinois Pension Code	244
reportable wages.....	123
unlimited service credit	259
Monthly employer statement	125
Monthly reporting of member wages and contributions	128
Moving expenses	112
Multiple positions with single employer	74

N

Negative earnings, reporting	130
New members wages, reporting	131
Non-cash	
earnings	
about.....	109
reporting	130
Non-certified professional employees.....	67
Non-citizens	
other than school employees	
employee status	80
hourly standard	73
school employees	
employee status	63
hourly standard	59
Non-fire earnings.....	104
Non-police earnings	93
Notice of Enrollment in IMRF	228
Notice of Termination	238
Nurses, school	67
Nursing homes, IMRF coverage	82

O

Optional payment plan	38
Optional plan	
definition	33
payment and procedures	176
pension estimate table	156
Organization, IMRF	27
Out-of-state service	252
Overfunded liability, amortization of.....	272

P

Paid irregularly.....	231
Paid members of appointed governing body.....	80
Paid members of elected governing body	79
Para-professionals	66
Park district	
employees	106
police	
as park district employees.....	106
IMRF coverage.....	93
rangers	106
Parking personnel	93
Parks, city police working in.....	106
Partial dissolution	31
Participating members	
IMRF coverage	120
other than schools.....	73
schools.....	59
Part-time employee	59
Past service	
account corrections.....	258
authorization	256
general requirements.....	255
military leave	
provided by the Illinois Pension Code	244
out-of-state service.....	252
Past Service	39
Patients	
employee status	72
Social Security.....	296
Payment	
after death.....	111
bonus to clerks, treasurers, and assessors	115
by another entity	108
constructive.....	108
Payout, total pension.....	151
Payroll records	
about	139
accessible for inspection	139
period of retention	139
preservation	139
specific records under these regulations.....	140
Pension	
age requirement	155, 156
application.....	174

costs for employers.....	275
direct deposit	176
effective date	176
eligibility.....	185
estimate table	156
federal income tax	179
financing costs	268
Illinois income tax	188
increases	160
initial payment	176
optional plan	
payment and procedures	176
pension estimate table	156
payment procedures.....	176
returning to work.....	177
sick leave.....	152
standard plan	
payment and procedures	176
supplemental benefit payment	
about	162
surviving spouse contributions refund	
qualifications for IMRF coverage	177
total pension payout.....	151
Pension Protection Act	
Deduction of Health Insurance Premiums on Pre-Tax Basis.....	221
Pensioner, earnings.....	111
Personal Statement of Benefits.....	258
Police chief	
IMRF coverage	92
participate as a SLEP member.....	233
Transfer of Local Police Pension Fund into IMRF	254
Police officer	
Group I	84
Group II	86
Group III	87
Group IV	90
Group V	91
Police officers	
adopting SLEP	263
IMRF coverage	94
airport	94
crossing guard	93
definition.....	84
forest preserve	94
Group I	84
park district	93
parking personnel	93
police chief.....	92
security guards.....	93
Present value of benefits.....	269
Previously taxed contributions	179
Prior service	
unfunded liability	270
Prior year wage reporting	123
Probationary employee	
other than schools	76
schools	61

Professional consultants	
other than schools.....	72
schools.....	58
Public safety employee	40

Q

Qualified Plan.....	291
Qualifying position	
election to participate in	232
Quick reference guides	51

R

Rate notices	266
Reciprocal Act/System	40
Reciprocal service	
Concurrent	214
Reciprocity	
applications	214
concurrent service.....	214
form.....	212
Illinois retirement systems	210
proportional annuities.....	213
purpose	212
repayment of refunds.....	216
Recreation instructors	
employee status	106
Social Security.....	297
Regional Counseling Center	30
Regular plan	40
benefits booklets	30
Reinstatement	41
Reporting	
about	123
contributions	128
due dates.....	123
media types	123
Reserve Statement, employer	277
Reserves	
death benefit reserve	274
disability benefit reserve	274
normal retirement contributions	275
supplemental benefit (13th check).....	275
Resolutions, discretionary	
1,000-hour standard.....	260
adopt ECO.....	262
adopt SLEP	263
amortization period.....	262
Early Retirement Incentive (ERI).....	261
elected officials.....	260
employer pick-up.....	262
limited service credit	259
pension service credit.....	262
retirement health savings plans	261
Section 125 plans	260

service credit for military service	260
unlimited service credit	259
Retired members, returning to work	
effect on pension	177
other than schools	77
schools	62
Retirement health savings plan to include compensation directed into	261
Retroactive payments	113
Return to work	
after retirement	177
under reciprocity.....	216
Reversionary Annuity	41
Roth IRA.....	41

S

Sanitariums, IMRF coverage	82
School employees	
bus drivers	67
cafeteria workers	68
coaches	66
crossing guard	68
custodians	68
federal and state financed positions	59
independent contractors	57
library	67
more than one school district	62
non-citizen	63
nurses.....	67
professional consultants	58
psychologist	65
retired member	62
secretary of board.....	68
security guards	68
social workers	67
students	69
teachers	
adult education and night school	65
exchange and foreign	65
intern	65
retired.....	65
ROTC	65
substitute	65
tutors	66
teachers.....	63
treasurer.....	68
Seasonally employed member	232
Secretary of board of education	68
Section 125 plan	
include compensation paid under Section 125 plan as	
IMRF earnings	260
Secure Employer Access Area.....	51
Security guards	93
Security guards, schools	68
Separation refund	
amount.....	144

application.....	144	vocational rehabilitation program	68
eligibility	143	Supplemental benefit payment	
not required	145	about	162
payment	144	Surviving spouse annuity	
Service credit		death benefit and federal taxes	187
concurrent	153	increase.....	183
granted when paid	227	Surviving spouse contributions	42
military leave		Surviving spouse contributions refund	
limited	259	returning to work.....	177
prior service	260		
unlimited.....	259		
retroactive			
previously barred by age restrictions.....	262		
Service Credit.....	41	T	
Granted When Paid	228		
Service Representatives.....	30	Tax levy	
Sheriff's Law Enforcement Personnel		for employer contributions	121
airport police, adopting SLEP for	263	Illinois Pension Code	277
police chief to participate as a SLEP	233	Tax Sheltered Annuity	291, 292
Sheriffs, county.....	94	Tax-deferred contributions	179
Sheriffs, deputy.....	94	Tax-deferred Payroll Deduction Program	
Sick leave		Early Retirement Incentive (ERI)	
annual, as required by the Illinois School Code	63	purchase ERI service	136
Sick Leave		past service	
Illinois School Code.....	63	purchase	136
Sick pay	111	Tax-sheltered annuities (403(b) plans)	112
Simplified General Rule.....	179	Teacher	
Social Security	29	adult education	65
audits	295	certificated teacher	63
calculating taxes	292	coach	66
coverage		definition	63
employees covered	295	earnings	
jurisdiction	294	non-teaching	64
coverage	29, 294	teaching	64
employee number	119	exchange/foreign	65
identifying number	119	IMRF coverage	64
jurisdiction.....	294	intern	65
member identification.....	128	licensed	63
reporting under 414(h).....	122	night school.....	65
Social Security-only Employees	120	non-certificated	64
wage base	121	retired	65
wages.....	295	ROTC	65
Social Security Administration	294	school psychologist	65
Social workers, school.....	67	substitute	65
Special deputy.....	94	Teachers' Retirement System	63
Special recreation joint agreements	106	tutor	66
Standard payment Plan.....	42	Teachers' Retirement Systems	63
Standard plan		Temporary employee	
payment and procedures	176	covered by IMRF	61
Stipends		Temporary employee, other than schools	76
W-2 reporting	294	Termination	
Stipends	130	IMRF participation	238
Student nurse	73	wages	131
Students		tier.....	34, 124, 125, 227, 228, 259, 266
covered by IMRF		Tier	28, 30, 35, 36, 37, 38, 39, 40, 61, 76, 120, 143, 145,
other than schools	73	146, 147, 149, 151, 152, 153, 154, 155, 156, 157, 158,	
schools	59	159, 163, 165, 166, 170, 172, 176, 181, 182, 183, 212,	
eligible	69	216, 238, 242, 250, 262	
Social Security.....	296	Tier 2 Wage Cap	128

Townships, IMRF coverage	82
Training, Authorized Agents	49
Treasurer, schools.....	68
TRS	63
Tutors.....	66

U

Under age 60 reduction.....	154
Unfunded liability	270
Units of government covered, IMRF	27
Unpaid and used sick leave.....	152
Unpaid contributions	124

V

Verification of IMRF benefit payments	216
Vesting	43
Villages, IMRF coverage	80
Vocational rehabilitation program.....	68

W

W-2	122
Wage reporting	
correcting previously reported.....	135
covered by Social Security	297
current year.....	122

elected official stipend.....	130
elected officials compensation	115
Electronic funds transfer (EFT)	127
Form 3.11.....	133
general explanations.....	119
interest charges	124
magnetic media	
record format	135
member with no wages	131
methods of reporting.....	132
monthly employer statement	125
monthly reporting.....	128
negative earnings.....	130
new members wages	131
non-cash earnings	130
prior year	123
termination and wages	131
unpaid contributions.....	124
web	
record format	133, 134
using	132
Wage reporting	119
Web Assistant	32, 36, 43, 49, 50, 51
website	31
Website	31
wellness program	111
Work relief program	
other than schools	73
schools	59
Workers' compensation	112
Workshop	49