Reciprocity – A Guide for Reciprocal Benefits

Reciprocal Benefits

Reciprocal benefits are designed to allow employees who transfer between retirement systems to preserve and enhance their total retirement benefits. Upon retirement from all reciprocal retirement systems, the benefits are coordinated between OCERS and the other systems.

Reciprocity is established for members who terminate employment with an OCERS' covered employer and enter a reciprocal retirement system within 180 days. Reciprocity is also established for members who terminate from an employer covered by a reciprocal agency, have their funds on deposit with that reciprocal agency, and enter OCERS within 180 days.

Please note, if you have funds on deposit in a reciprocal system after terminating from employment covered by such system, and you become an OCERS member within 180 days of termination, reciprocity will be automatically established upon reporting of the prior public service to OCERS.

Once reciprocity is established and has been verified, the following applies:

- A member who transfers to a reciprocal system cannot withdraw his or her funds while still a member of the reciprocal system;
- The member's entry age, which affects the contribution rate, will be based upon the age at entry into the first system;
- Upon concurrent retirement from all reciprocal systems, service under all reciprocal retirement systems will count toward eligibility for retirement or survivor benefits;
- Upon concurrent retirement from all reciprocal systems, the member will have the ability to use salary figures from any of these systems to calculate their final average salary in OCERS;
- The member will be subject to restrictions on the amount of disability retirement benefits from OCERS, if applicable.

Please be aware that the reciprocal system you transfer to or from may have different requirements for qualification and payment of benefits than OCERS. You should become familiar with the benefits of any reciprocal agency you enter.

And please be aware that reciprocal members or members receiving monthly retirement or disability benefits from a reciprocal system or other public entity who are granted a disability retirement from OCERS may be subject to an offset of their retirement allowance.

SYSTEMS HAVING RECIPROCITY WITH OCERS

Alameda
Contra Costa
Fresno
Imperial
Kem
Los Angeles
Marin
Mendocino
Merced
Sacramento
San Bernardino
San Diego
San Francisco
San Joaquin
San Jose
San Luis Obispo
San Mateo
Santa Barbara
Sonoma
Stanislaus
Tulare
Ventura

California Public Employees' Retirement System (CalPERS) and most agencies that have established reciprocity with CalPERS.

California State Teachers' Retirement System (CalSTRS) California State Teachers' Retirement System Defined Benefit Plan

Judges Retirement System (JRS I and JRS II)

For more information on any of the Reciprocal Systems, visit OCERS' website at: **https://www.ocers.org/.**

Reciprocity Questions & Answers

Q. Is reciprocity automatically established?

A. Yes, reciprocity is established when you enter a second reciprocal system within 180 days of leaving the first system. You can "opt out" of reciprocity when you become an OCERS member, however, your decision
is irrevocable.

Q. Can you withdraw retirement contributions from either system once reciprocity is established?

A. No, the '37 Act prohibits withdrawal of contributions once reciprocity is established and while you are in active status. Upon termination, you can withdraw from either system as long as you do not enter active employment with another system within 180 days.

If you withdraw contributions or retire from a reciprocal system prior to retiring from OCERS, you will break reciprocity and may lose reciprocal benefits as described in the following answer.

Q. What are the benefits of reciprocity?

A. There are several. When age is a factor in determining contribution rates, the second retirement system will base your contribution rate with them on the age you were when you entered the first retirement system. This means you may pay less in contributions for the benefits you are accruing. The total number of service years in all of the reciprocal systems are counted to help you meet the minimum eligibility requirements for service retirement, disability and survivor benefits. When you do retire, all of the systems will share salary information and base your retirement allowance on the highest salary earned.

This brochure is intended to provide you with general information. This brochure does not constitute legal advice, and OCERS cannot provide legal advice to members. If there are any discrepancies between the information in this brochure and the law, the law will prevail. Should you have legal questions, you are advised to consult an attorney.

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