OCERS Reciprocity Guide

A detailed guide for members with service in other California public retirement systems

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1. What reciprocity is, and what it is not

Reciprocity is a statutory relationship between OCERS and certain California public retirement systems. It lets you move between an OCERS-covered employer and an employer covered by a reciprocal system without starting over. Your years of public service are treated as one continuous career for certain purposes, while each system pays only for the service you earned with it.

It does not combine your accounts. Service credit and contributions stay with the system where you earned them, and each system's rules apply only to that system. You remain a member of every system involved, so you are subject to each one's requirements. Reciprocity is built on the core rules below.

2. The core rules

Rule	What it means in practice
180-day window	You must become a member of the next reciprocal system within 180 days of leaving the prior one, whether you are joining OCERS or leaving it. This is applied as **six calendar months**, regardless of the number of days. For example, February 1 to August 1 (181 days) satisfies the rule.
Funds stay on deposit	To establish reciprocity, your contributions must remain on deposit in the system you left. Once reciprocity is established, you cannot withdraw from a reciprocal system while you are an active member of another. After you terminate, you can withdraw only if you do not start active employment with another system within 180 days.
No overlapping service	Employment with the first employer must end before the next begins. The same period cannot earn service credit in two systems. Overlap can occur even through paid vacation or sick leave that extends your prior employment dates.
Concurrent retirement	You apply to retire from each system separately and retire from all of them on the same date. Retiring from, or withdrawing from, one system before the other breaks reciprocity and can cost you reciprocal benefits.
Separate accounts	Nothing transfers between systems. You are a member of each system, subject to its membership rules, benefits and plan provisions. Each system calculates and pays its own benefit.

Keep in mind: Each of your systems may have different requirements for qualifying for and paying benefits. Learn the rules of every system where you have service.

3. Joining an OCERS-covered employer after leaving a reciprocal system

This stage applies when you leave a reciprocal system and are hired by an OCERS-covered employer. What you report and when you are hired affects your contribution rate, your plan and how your prior service is recognized.

Benefit	How it works
Age at entry and contribution rate	OCERS uses the age you were when you entered your **first** reciprocal system. A younger entry age generally means a lower rate. When reciprocity is established, your age at entry is updated and your rate is adjusted through your employer's payroll.
Legacy (pre-PEPRA) plan	If your reciprocal membership began before January 1, 2013, and you qualify, backdating your entry date through reciprocity can place you in a Legacy plan instead of a PEPRA plan.

When reciprocity applies

You can establish reciprocity if you leave a reciprocal system with your contributions on deposit and become an OCERS member within 180 days (six calendar months).

How reciprocity is established, step by step

1. **Report your prior service.** List all prior California public employment on your Member Affidavit, including the system name, employment dates and membership status. If you did not report it at enrollment, you can tell OCERS later, even months or years after you start. A phone call is enough to start.
2. **Consider the Self-Certification Form.** Completing the Reciprocity Self-Certification Form with a signed statement of your prior service helps OCERS act sooner. You do not need to send proof documents such as an account printout. OCERS will verify with the reciprocal system separately.
3. **OCERS verifies with the other system.** Your entry date, separation date and service are confirmed directly with the other system. This process can take several weeks to complete.
4. **Your account is adjusted.** If approved, you will receive a written confirmation letter from both OCERS and the other reciprocal system. Your age at entry and contribution rate are updated, and your employer's payroll is notified. If the request is denied, the letter explains how to request an administrative review.

Opting out

You may opt out of reciprocity on your Member Affidavit when you join an OCERS employer. **Opting out is irrevocable.**

Delaying reciprocity

If you delay reporting your prior service or establishing reciprocity, your age at entry or plan may need to be adjusted once reciprocity is established. Reporting your prior service as early as possible helps keep these adjustments to a minimum.

Example, joining within the window: Dana leaves a city system on March 15 with her contributions on deposit. She starts with an OCERS employer on August 20. Reciprocity can be established because August 20 falls inside six months of March 15 (September 15). Her original entry date and age are used, and her contribution rate is adjusted. If her rate drops, she may receive a refund of any overpaid contributions. If she was in a legacy plan, she may qualify for legacy status, and if she moves from PEPRA to legacy, she may actually owe additional contributions.

4. Mid-career: keeping your reciprocity in place

Once reciprocity is established, the choices you make while working for an OCERS-covered employer, or if you leave for another reciprocal employer, determine whether it stays in place.

Outgoing reciprocity: leaving for a reciprocal employer

Outgoing reciprocity applies when you leave your OCERS-covered employer for an employer covered by a reciprocal system. To establish it, leave your contributions on deposit and become a member of the new system within 180 days (six calendar months) of your separation. **Report your OCERS membership to the new system**

when you are hired or let OCERS know you have started new public service employment within 180 days of your separation.

Other key reminders

- **No withdrawal once reciprocity is established.** Keep your contributions on deposit with every system. You cannot withdraw from one system while you are an active member of another, and withdrawing breaks reciprocity.
- **No retiring from another system first.** Retiring from another reciprocal system before you retire from OCERS breaks reciprocity and can cost you reciprocal benefits. Plan to retire from all of your systems on the same date.
- **Keep your contact information up to date.** Keep your address, phone number and email current with every system where you have service, so each one can reach you and coordinate with the others when you retire.

Examples

These examples are illustrative. Your result depends on your dates, plan and the other system's rules.

Scenario	What happens	Why
1. Cashing out. Priya has established reciprocity, then withdraws her contributions from her former system.	Reciprocity is broken. Her contribution basis date and age at entry are reset to her OCERS entry date, and her rate may increase going forward.	Funds must remain on deposit. The other system usually notifies OCERS, or the member can report it directly.
2. Leaving OCERS. Sam leaves OCERS after eight years, leaves his funds on deposit, and joins a CalPERS-covered employer four months later.	Outgoing reciprocity is established. At retirement, Sam applies to both systems for the same retirement date, and each pays its own benefit, using the higher salary.	If Sam retires from CalPERS first and OCERS later, reciprocity breaks and he may lose reciprocal benefits.

Situations that can affect reciprocity

- **Refunds and redeposits.** A refund of contributions can end reciprocity, and a later redeposit may not restore every right. For contributions previously withdrawn from CalPERS, age at entry is adjusted only after CalPERS confirms the redeposit is complete.
- **Broken reciprocity.** Withdrawing funds or retiring from one system before the others break the link. Your entry date and age are reset to your OCERS membership date, and your contribution rate may change, possibly higher, going forward.
- **Systems that are not reciprocal.** Plans that are not on the list below, such as the University of California Retirement Plan, federal plans and out-of-state plans, are generally not reciprocal. Ask OCERS if you are unsure.

5. At retirement: retiring from all of your systems

When you retire, reciprocity is coordinated among all of your systems. Each system calculates and pays its own benefit, so contact each one well in advance and request estimates.

Apply to every system with the same retirement date

It is important to submit a separate retirement application to each system, using the same retirement date on every application.

How salary information is shared

OCERS will request salary information from your reciprocal systems and share your salary information with them. OCERS generally uses a **three-year** final average salary (FAS) measuring period and shares a **one-year** salary measurement with systems that use a one-year period. When you retire concurrently, the final average salary reported by the other system is compared with the OCERS calculation, and the **greater** value is used.

Benefit	How it works
Combined service for eligibility	Service in your reciprocal systems counts toward the minimum service needed to qualify for service retirement, disability and survivor benefits. It does not increase the amount of your OCERS service credit.

Separate benefits	You will receive a separate benefit from each system, based on the service you earned from it.

Disability benefits and individual review

If you apply for disability retirement, the benefit amount may be limited. If you receive monthly retirement or disability benefits from another system or public entity and are granted an OCERS disability retirement, your allowance may be offset. Delayed membership, disability benefits, service purchases and prior retirement may need additional review.

6. Your checklist

Start of career	Mid-career	At retirement
• Report all prior California public employment on your Member Affidavit. • Give the system name and your employment and membership dates. • Review the opt-out language carefully. • Respond promptly if OCERS asks for more information. • Consider filling out the self-certification form.	• If you leave OCERS, confirm your new employer is covered by a reciprocal system. • Start the new membership within 180 days. • Report your OCERS membership to the new system or let OCERS know you have started new public service. • Leave your contributions on deposit. Once reciprocity is established, do not withdraw contributions from any reciprocal system. • Do not retire from another reciprocal system before retiring from OCERS; all systems must use the same retirement date. • Keep your contact information up to date with all of your systems.	• Contact each system well in advance. • Confirm one retirement date for all systems and submit a separate application to each system using that same date. • OCERS will request and share salary information with your reciprocal systems, using a three-year final average salary (FAS) measuring period and sharing a one-year salary measurement with systems that use a one-year period. • You will receive a separate benefit from each system.

7. Reciprocal systems

The systems below currently have reciprocity with OCERS. Participation can change, so confirm the current list with OCERS before making a decision.

ACERA · CalPERS · CalSTRS · CCCERA · FCERA · ICERS · Judges' Retirement Systems I & II · KCERA · LACERS · LACERA · MCERA · Mendocino County ERA · MercedCERA · SCERS · SBCERA · SDCRS · SDCERA · SFERS · SJCERA · San Jose ORS · SLOCPT · SamCERA · SBCERS · SCERA · StanCERA · TCERA · VCERA

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Important: This guide provides general information only. It does not replace the County Employees Retirement Law (CERL), PEPRA, OCERS policies and procedures, or the rules of another retirement system. If there is a discrepancy between this guide and the law, the law prevails. Contact OCERS and each reciprocal system about your specific situation.