



# IMRF BENEFIT PROTECTION LEAVE

IMRF Form 6.32 (Rev. 04/2021)

*Avoid delays—read all instructions before completing this form.*

## Requirements for IMRF Benefit Protection Leave

- In order to apply for leave service, you must still be employed in an IMRF-covered position.**
- You are allowed to establish a maximum of 12 months of Benefit Protection Leave over your entire IMRF career.
- To qualify**, the unit of government with which you were employed during the leave period **must certify** the Benefit Protection Leave.

## Maintaining Eligibility for IMRF Benefits

**If this completed form is on file with IMRF, you will maintain eligibility for disability or death benefits if you meet the following requirements:**

**A. Disability benefits** are payable if the disability occurs during the leave period and if:

- (1) You have at least one year of contributing service other than the leave, have continuous service (including the Benefit Protection Leave) of one year prior to the date of disability, and this form has been **filed prior to the date of disability**;

or

- (2) You have at least five years of service credit (which may include noncontributing prior service credit), the last year of which immediately precedes the leave, and this form has been **filed prior to the date of disability**;

or

- (3) You qualify under clauses (1) or (2) above but you:
  - a. had an interruption in service of less than three months with the same employer in the 12 months preceding the date of disability and were not paid a separation benefit;

or

- b. had any interruption in service after 20 or more years of creditable service but were not paid a separation benefit and returned to service prior to the date of disability.

**Note:** In order to receive disability benefit payments, you will have to pay for the Benefit Protection Leave Service.

**B. Death benefits** are payable if death occurs during the Benefit Protection Leave period only if you have at least one year of creditable service in addition to the service granted for the leave. Your cost of the leave up to the date of death will be deducted from the IMRF death benefit.

**C. Retirement service credit** for the period of absence (not to exceed 12 months) is granted only after you pay the IMRF contributions plus interest. Remember, you must still meet the IMRF vesting requirement to qualify for a pension.

## Instructions for Completing this Form

### 1. Member Information

Enter the requested information, including a daytime telephone number.

### 2. Certification by Member

Enter the dates of the leave and number of months of leave. Sign and date where indicated. If the end date is uncertain, enter an estimated end date and refer to the "Leave of Absence with Future End Date" section on page 2. Do **NOT** leave the end date blank.

3. Enter the name and ID number of the employer at the time of the leave.

### 4. Certification by Authorized Agent

Your employer's IMRF Authorized Agent enters the requested information.

### 5. Certification by Clerk or Secretary of Governing Body

Clerk or secretary of your employer's governing body **must certify** the Benefit Protection Leave.

**Note: This application will NOT be processed if you submit it without the Authorized Agent and governing body certification.**

### IMRF

2211 York Road Suite 500 Oak Brook, IL 60523-2337  
Member Services Representatives 1-800-ASK IMRF (1-800-275-4673) Fax: (630) 706-4289  
[www.imrf.org](http://www.imrf.org)

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## How do you **pay** for the Leave?

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### 1. Your costs (member contributions) for the leave

**period** are calculated by multiplying your average monthly earnings by the number of months of the leave of absence. *Determine the monthly average by adding the IMRF reported earnings for the 12 months prior to the leave and dividing by twelve.* The member cost is based upon IMRF member contributions applicable to your Plan, plus interest.

### 2. IMRF will mail you a Past Service Payment Schedule which offers **two payment plan options** for establishing the past service:

#### Option I - Lump Sum Payment Plan

The Lump Sum Payment Plan allows you to pay the total cost with a single payment and purchase all past service at once.

### Option 2 - Unit Payment Plan

The Unit Payment Plan allows you to purchase one or more months at a time. You may pay as often as you like, buying credit from your earliest to your most recent month of service. However, you may not buy more months than indicated on the Past Service Payment Schedule.

### 3. Do you want to use **funds from an IRA or another pension plan** to pay for the leave?

You may pay for service with a qualified pension plan as defined by Section 401a, 457, 403b, etc. of the Internal Revenue Code, or with a traditional individual retirement account ("IRA"). Please complete and **submit IMRF Form 6.01, "Request for Rollover Approval,"** for determination of eligibility.

**NOTE:** If your Leave of Absence has a **future end date**, you will **NOT** receive a Past Service Payment Schedule. However, you **WILL** receive an estimate of the cost of the Leave. **Do not send in payment** based on the estimate. IMRF will send you a formal Past Service Payment Schedule with the final amount due once we are notified of the actual end date of the leave. *See section below for more information about Leave of Absence with Future End Date.*

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## Employer's Cost

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The employer's contribution for leave service is made through future contribution rates. Therefore, a separate employer payment is not required. The actuary will take

the service into account when annually determining the employer contribution rate.

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## Leave of Absence with Future End Date

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Members and employers should **pay special attention** to Benefit Protection Leaves that end at a future date. Please provide an estimated future end date so that the governing body can certify and approve the estimated cost. Do **NOT** leave the end date blank.

In this situation, IMRF will process the application and calculate an estimated cost based upon the member returning to work on the future date provided. **Members should not send IMRF a payment based on this estimate.** Once the employer notifies IMRF of the actual end date, IMRF will send the member a formal Payment Schedule with the final amount due. The member can then send your payment to IMRF.

**Important:** If the member **returns earlier or later** than the estimated future date, the cost indicated on the **estimate letter will be incorrect.** Please advise IMRF's Past Service Unit as soon as possible once you have the final confirmed end date so we can send the payment schedule.

**Please note: IMRF will not send a reminder to request the end date.**

### Estimating the cost of a leave with a future end date

In order to calculate the estimated cost of a Benefit Protection Leave that has an estimated future end date, it is important for the employer to indicate the amount of pay, if any, the member will be paid in the month the member returns from the leave. Enter this amount in "Estimated/Exact Earnings to be Reported in the Month the Employee Returns to Work" (Question 6 under "Certification by Authorized Agent") on the form.

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**PLEASE PRINT** - You may also enter information into the PDF Form 6.32 at [www.imrf.org](http://www.imrf.org).  
Print, sign, and mail or fax the form to IMRF (contact information below).

MEMBER'S LAST NAME	FIRST NAME	MIDDLE INITIAL (JR.SR.II,ETC)	IMRF MEMBER ID
STREET (MAILING) ADDRESS		CITY, STATE AND ZIP	DAYTIME TELEPHONE NUMBER (with area code) ( )
CURRENT EMPLOYER		EMPLOYER IMRF I.D. NUMBER	

### CERTIFICATION BY MEMBER

I certify that I will be (or have been) on leave of absence beginning \_\_\_\_\_ and ending \_\_\_\_\_, for a total of \_\_\_\_\_ months. (Indicate on Line 2 below)

I understand that service credit (not more than 12 months) for this leave cannot be established until I have paid my IMRF member contributions in an amount equal to the approximate contributions I would have made if actively employed during the leave of absence, plus interest (if applicable).

MEMBER SIGNATURE <b>X</b>	DATE (MM/DD/YYYY)
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EMPLOYER AT TIME OF LEAVE	EMPLOYER IMRF I.D. NUMBER
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### CERTIFICATION BY AUTHORIZED AGENT

I certify that (1) I have calculated the estimated employer cost of the above member's leave, (2) I have advised the governing body of the amount of such cost and (3) that it will be paid through future monthly contributions.

<b>1. Average Monthly Earnings</b> <i>(Determine the monthly average by dividing by 12 the IMRF reported earnings for the 12 months prior to the leave)</i>	\$	If a member begins or ends their BPL for part of a month, you can credit member wages to their normal amount in the first and/or last month of the portion of unpaid leave only. Reported wages provide service credit, so BPL in those months only affect reported earnings.
<b>2. Number of Months Leave</b> <i>(limited to 12 months)</i>		
<b>3. Total estimated earnings that would have been paid during the leave of absence</b> <i>(line 1 times line 2)</i>	\$	
<b>4. Average Employer Cost Rate</b>	X 11.00%	
<b>5. Estimated cost of this leave to employer</b> <i>(line 3 times 11%)</i>	\$	
<b>6. Estimated/exact earnings to be reported when the employee returns to work</b> <i>(see bottom of previous page)</i>	Month in which earnings amount will be reported	Amount \$
AUTHORIZED AGENT SIGNATURE <b>X</b>	DATE (MM/DD/YYYY)	

### CERTIFICATION BY CLERK OR SECRETARY OF GOVERNING BODY

I certify that at a regular or special meeting held on \_\_\_\_\_, the \_\_\_\_\_'s

Governing Body approved the leave of absence stated herein and the estimated employer cost as herein determined. I further certify that this Governing Body passed a resolution to allow this Benefit Protection Leave and the resolution will be kept on file and made available for inspection at IMRF's request.

SIGNATURE <b>X</b>	CLERK OR SECRETARY	DATE (MM/DD/YYYY)
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### APPLICATION WILL NOT BE PROCESSED WITHOUT AUTHORIZED AGENT AND BOARD CERTIFICATION

A sample resolution is available at [www.imrf.org](http://www.imrf.org). You do not need to send IMRF a copy of the resolution.

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