

Start Here



Will you have been a member of the bargaining unit for at least one full academic year prior to giving notice of your intent to retire?

NO

Yes

At the time of retirement, will you have filed for participation in the retirement program of the Teachers' Retirement System of the State of Illinois (TRS)?

NO

Yes

At the time of retirement, will you have completed at least the equivalent of twenty (20) years of full-time active service to the District?

NO

Yes

At the time of retirement, will you be at least sixty (60) years of age, or have at least thirty five (35) years of creditable service at time of retirement with Teachers' Retirement System of the State of Illinois (TRS). [non-ERO]

Yes

NO

At the time of retirement, will you be retiring under the TRS Early Retirement Option (ERO) without discount provision by June 28<sup>th</sup>, 2016?

YES

NO

You qualify for the following benefits under **27.10 U-46 RETIREMENT INCENTIVE PLAN:**

- The current ERO statute expires at the end of June 2016 and does not provide any grandfathering provisions. Therefore any eligible TRS retirement annuity will be discounted per the rules of TRS. [[TRS Tier I Retirement Benefits Guide](#)]  
*(At this time the State Legislature has not taken any steps to extend ERO therefore you are **NOT** eligible for the Employer early retirement option one-time contribution subject to the conditions detailed in **27.10.3 Restrictions and Revocability.**)*
- Post retirement insurance subsidy as provided in **27.10.5 Post Retirement Insurance**

A

You qualify for the following benefits under **27.10 U-46 RETIREMENT INCENTIVE PLAN:**

- Employer 403(b) contribution benefit subject to the conditions detailed in **27.10.2 Eligibility and Application - Benefit**
- Post retirement insurance subsidy as provided in **27.10.5 Post Retirement Insurance**

B

You qualify for the following benefits under **27.10 U-46 RETIREMENT INCENTIVE PLAN:**

- Employer early retirement option one-time contribution subject to the conditions detailed in **27.10.3 Restrictions and Revocability**
- Post retirement insurance subsidy as provided in **27.10.5 Post Retirement Insurance**

This flowchart is provided to help members understand their retirement benefits eligibility under the 2014-2017 Agreement. For individual inquiries please contact: Lori Nommensen - Pension and Benefits Specialist 847-888-5000 x5544

[LoriNommensen@u-46.org](mailto:LoriNommensen@u-46.org)

C