

RECIPROCITY

Frequently Asked Questions

1. How do I establish reciprocity? *Reciprocity is established when you leave your accumulated retirement contributions on deposit with your former retirement system and enter a reciprocal system within six months.*
2. I left my previous job but I had a number of vacation days left on the books. As a result, I started my new job while I was still getting paid for vacation days at my previous job. Does reciprocity still apply? *No. Under California state law if there is an overlap between two retirement systems you do not get reciprocity.*
3. How is my retirement benefit calculated if I have reciprocity between two retirement systems? *Your benefit is calculated based on several factors. First, your retirement amount is based on your highest annual salary with either employer. For example, if you worked three years at one employer and your highest salary was 100,000.00 one year and then took another job with a second employer where you worked for seven years and your highest salary was \$75,000.00 one year, your retirement benefits from both retirement systems would be based on the highest salary, which is \$100,000.00. Second, your retirement in each system is based on the unique parameters established by each respective system. You can contact a representative from the San Diego County Employees Retirement Association (SDCERA) at (619) 515-6800 for further details.*
4. If I go from one retirement system to SDCERA, what is my retirement contribution rate based on? *If you establish reciprocity for a period of reciprocal service that began before January 1, 2013, you will be a Tier B member. Contributions for Tier B members are age-based and will be based on the age you were when you entered your first reciprocal system. For example, if you became a CalPERS member at age 25 then enter SDCERA membership at 35, SDCERA would use 25 as your entry age. This means your contribution rate will be lower.*

If you establish reciprocity for a period of reciprocal service that began on or after January 1, 2013, you will be a Tier C member. Tier C member contributions are not age-based. Contact SDCERA to find out about the current contribution rate for Safety members.
5. If I am working in a retirement system outside of the state of California, am I eligible for reciprocity? *No. Reciprocity only applies to retirement systems in California.*
6. Are there retirement systems within California that do not participate in the reciprocity program? *Yes. There are several retirement systems that do not participate in the reciprocity program. Contact a representative from SDCERA if you have any questions in this area.*