POLICEMEN’S ANNUITY AND BENEFIT FUND OF CHICAGO

PARTICIPANT HANDBOOK

The Retirement Board of the
Policemen's Annuity and Benefit Fund of Chicago
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The content of this handbook will be updated with changes in legislation and the Fund's policies and procedures.

This Participant Handbook is current as of January 2026.

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INTRODUCTION

Mission Statement & History

The mission of the Policemen's Annuity and Benefit Fund of Chicago ("PABF") is to provide retirement, survivors, and disability benefits to sworn members of the Chicago Police Department, their spouses, and children.

PABF's authority, duty, and responsibility is governed by state statute and administered in compliance with Act 5 of the Illinois Pension Code. The Fund was first created in 1887 through an act of the Illinois legislature. In 1922, the laws governing police pensions significantly restructured and re-codified forming the statutory basis under which the Fund is currently administered. The Fund's authority, duties, and responsibilities derive from the statutory language of the Pension Code and is administered pursuant to those statutes by the Retirement Board of Trustees ("The Board").

The PABF is a single employer, defined benefit pension plan. A defined benefit pension plan guarantees a specific retirement benefit amount for each participant predetermined by a formula based on the employee's earnings history, tenure of service, and age. The Fund is a qualified 401(a) plan under the Internal Revenue Code.

This handbook contains general information and a summary of benefits for participants of the Policemen's Annuity and Benefit Fund of Chicago. The benefits are granted under the authority of the Illinois Pension Code, 40 ILCS, Act 5, Articles 1, 1A, and 5.

This handbook is intended solely for informational purposes and does not constitute legal advice or create any legal rights or obligations. Its contents are subject to change at any time and may not reflect the most current policies, procedures, or statutory provisions. In the event of any inconsistency or conflict, the Illinois Pension Code and all applicable laws shall govern and supersede any language contained in this handbook.

FUND ADMINISTRATION

The Board (40 ILCS 5/5-178 – 181)

The Board consists of eight trustees: four elected members and four appointed by the Mayor of the City of Chicago. The elected trustees include one active police officer from each of the following ranks—patrol officer, sergeant, and lieutenant or above—as well as one annuitant. The Board elects from among its members a President, a Vice President, and a Recording Secretary.

The Board of Trustees administers benefits, manages the Fund's assets, and employs staff members. All members of the Board of Trustees are fiduciaries with respect to the Fund and are statutorily mandated to discharge their duties as such solely in the interest of the Fund's participants and beneficiaries. The Board is required by law to hold regular meetings each month and submit a detailed report of the affairs of the Fund to the State and to the City Council of Chicago each year.

The Board, among its many other duties, is required by law to:

- consider and approve all applications for annuity and benefits
- invest the assets of the Fund pursuant to statutory regulations
- develop rules and regulations for the proper conduct of the affairs of the Fund
- conduct an annual audit of the accounts of the Fund by a certified public accountant
- employ an enrolled actuary to provide an annual actuarial statement

The Board appoints an Executive Director to oversee all administrative functions and supervise office staff. The Executive Director ensures all Board decisions and policies are implemented and properly executed.

PARTICIPANT DOCUMENTATION

In order to receive benefits from the PABF, it is necessary for participants to submit the following documentation to the Fund:

- A certified or original copy of the spouse or civil union partner’s birth certificate.
- A certified or original copy of a marriage certificate or certificate representing a valid civil union.
- A certified or original birth certificates and formal notices of legal adoption of all children.
- Documentation attesting to the disability of any permanently disabled child.
- Certified or original copies of divorce decrees or death certificates from any previous marriages of the participant and spouse.

CONTRIBUTIONS

Employee (40 ILCS 5/5-169, 170, 167.1, 171)
Every sworn police officer (Tier 1 & Tier 2) contributes 9% of their salary, including duty availability, to the pension fund. Overtime is not included as pensionable salary. The employee contribution is divided as follows:

- 7% for the employee annuity
- 1.5% for the widow annuity
- 0.5% for the automatic annual increase in annuity

In addition, every sworn police officer contributes $2.50 per month ($1.25 per pay period) to defray the cost of the ordinary death benefit.

Employer (40 ILCS 5/5-168)
Beginning in 2021, the City of Chicago is required to contribute an actuarially determined amount to the Fund that is no less than the Fund's normal cost and is sufficient to bring the Fund's total assets to 90% of total actuarial liabilities by the end of fiscal year 2055. Beginning in tax levy year 2020, the actuarially determined contribution is updated annually and is documented in the Fund's annual actuarial report.

REFUNDS

Refund of Employee Contributions (40 ILCS 5/5-163)
A participant who withdraws before age 50, and any participant with fewer than 10 years of service who withdraws before age 57, is entitled to a refund of contributions, including 1.5% simple interest.

A participant who has attained age 50 and is eligible for a minimum formula annuity is not eligible for a refund of contributions.

In the event of a participant's death, employee annuity and widow's annuity contributions that exceed the total amount paid in annuity or other benefits shall be refunded to the participant's children. If no children or descendants exist, the refund shall be paid to the participant's estate.

Refund of Widow's Annuity Contributions (40 ILCS 5/5-165)
A participant who is unmarried at the time of retirement is entitled to a refund of contributions for the spousal annuity, including 3% compounded interest. The widow of a participant who received a spousal refund is not eligible for a widow's annuity unless all of the following conditions are met:

- The amount of the refund, including 3% compounded interest, is repaid within one year after the date of marriage; and
- The date of marriage occurs at least one year prior to the participant's date of death.

CREDIT FOR OTHER SERVICE (CFOS)

Credit for Other Service (40 ILCS 5/5-214)

An active participant who has served with the Chicago Police Department for at least three years may be eligible to purchase service credit under state law. This may apply to service rendered prior to membership in the Fund or to certain periods of service thereafter, as specified in the applicable statute.

Prior Law Enforcement Service (40 ILCS 5/5-214.2)

An active participant may be eligible to purchase service credit for prior service with Illinois municipal law enforcement agencies, as a law enforcement officer with any agency of the U.S. government, or with other law enforcement agencies as permitted by statute.

- Participants hired prior to the bill's effective date, August 11, 2009, had until August 11, 2010, to submit a formal application in order to satisfy the one-year statutory deadline.

- Participants who became members of the Fund after August 11, 2009, may apply for credit **within two years of their hire date** and must pay the statutorily required contributions **within five years of the application date**.

Military

Prior to Employment with CPD (40 ILCS 5/5-214.3)

Active participants who served in the Armed Forces of the United States prior to employment with the Chicago Police Department may be eligible to purchase up to two years of service credit, in one-month increments, for pension purposes.

While on Leave of Absence from CPD (40 ILCS 5/5 -212)

Active participants who served in the Armed Forces of the United States while on a leave of absence from the Chicago Police Department may be eligible to purchase service credit for annuity purposes prior to retirement. To receive credit, participants must contribute to the Fund the amount that would have been deducted from their salary had they remained active officers. No interest is charged on the purchase of these credits.

Credit for Service in the Chicago Fire Department (40 ILCS 5/5-213)

The Policemen's Annuity and Benefit Fund (PABF) is a reciprocal fund with the Firemen's Annuity and Benefit Fund of Chicago (FABF). Active participants may transfer contributions earned in the FABF to the PABF for receiving annuity service credit. To do so, the participant must submit an application to the PABF and provide all statutorily required contributions.

RETIREMENT BENEFITS

Tier 1 Retirement Benefits

A police officer who began employment with the Chicago Police Department prior to January 1, 2011, is classified as a “Tier 1” participant in the Fund pursuant to Article 5 of the Illinois Pension Code.

Minimum Formula Annuities (40 ILCS 5/5-127)

A participant with at least 20 years of service shall receive an annuity equal to 50% of their final average salary, plus an additional 2.5% of the final average salary for each year of service—or fraction thereof—beyond 20 years. However, the annuity may not exceed 75% of the final average salary.

Final average salary is defined as the highest four consecutive years of salary within the last ten years of service.

A participant may withdraw from service with 20 years of service regardless of age. Annuity payments begin when the participant reaches age 50 and has withdrawn from service.

The credited service used to calculate the annuity is reduced by any lost time as of the date of withdrawal.

Withdrawal at Mandatory Retirement Age (40 ILCS 5/5-129.1)

An active participant who is required to withdraw from service at the mandatory retirement age of 65, and who has at least 10 but less than 20 years of service credit, may elect to receive an annuity equal to 30% of their final average salary for the first 10 years of service, plus 2% of final average salary for each additional completed year—or fraction thereof—beyond 10 years. The annuity may not exceed a maximum of 48% of final average salary.

Final average salary is defined as the highest four consecutive years of salary within the last ten years of service.

A participant whose retirement annuity is calculated under this section shall qualify for the automatic annual increase in annuity (also commonly referred to as COLA – cost of living adjustment).

Withdrawal Before Age 50, 10 or More but Less than 20 Years of Service (40 ILCS 5/5-130)

A participant who withdraws from service with at least 10 but fewer than 20 years of service may receive a money purchase annuity equal to the sum of accumulated employee age-and-service contributions (7% of pensionable salary) plus 10% of the City’s age-and-service contributions for each completed year of service beyond the first 10 years.

The total contributions are divided by a factor determined by the participant’s age at the date of retirement and then converted into an annuity.

Alternatively, the participant may elect to receive a refund of contributions, including 1.5% simple interest.

Automatic Annual Increase in Annuity for Tier 1 Participants (40 ILCS 5/5-167.1)
(Also commonly referred to as COLA – cost of living adjustment)

Effective 2025, Illinois House Bill 2821 was passed and enacted, eliminating the previous birthdate restrictions on automatic annual increases to retirement annuities for Tier 1 participants.
Tier 1 participants shall receive an automatic increase of 3% of their originally granted annuity. This increase begins on the later of:

- The first day of the month following the participant's 55th birthday, or
- The first day of the month after the participant has been retired for at least one year.

Thereafter, the annuity shall be increased by an additional 3% of the originally granted annuity each January 1, continuing for the participant's lifetime.

Tier 2 Retirement Benefits

A police officer who began employment with the Chicago Police Department on or after January 1, 2011, is classified as a "Tier 2" participant in the Fund pursuant to Article 5 of the Illinois Pension Code.

Monthly Retirement Annuity (40 ILCS 5/5-238)

Tier 2 participants who have withdrawn from service, attained age 50 or older, and have 10 or more years of service are eligible to receive a Tier 2 Monthly Retirement Annuity. The Monthly Retirement Annuity is calculated as 2.5% of the final average salary for each year of service, reduced by 0.5% for each month the participant's age at retirement is under 55.

Tier 2 participants who have withdrawn from service, attained age 50 or more, and have 10 or more years of service, shall receive a Tier 2 Monthly Retirement Annuity. The calculation of a Monthly Retirement Annuity is equal to 2.5% of average salary for each year of service, subject to an annuity reduction factor of one-half of 1% for each month that the participant's age at retirement is under age 55.

Final average salary is defined as the greater of the average monthly salary over the highest 48 consecutive months (4 years) within the last 60 months (5 years) of service or the average monthly salary over the highest 96 consecutive months (8 years) within the last 120 months (10 years) of service.
A participant may withdraw from service with 20 years of service regardless of age.

This service is reduced by any lost time at date of withdrawal. Monthly retirement annuities shall not exceed 75% of the final average salary.
For Tier 2 participants, beginning July 1, 2025, the annual salary used for annuity purposed shall not exceed $141,407.74. That amount shall be increased annually thereafter by the lesser of:

- 3%, including all prior adjustments, or
- the annual unadjusted percentage increase (but not less than zero) in the Consumer Price Index for All Urban Consumers (CPI-U) for the 12 months ending with the September immediately preceding each November 1, including all prior adjustments.

Automatic Annual Increase (40 ILCS 5/5-167.1)

The monthly annuity of a Tier 2 participant shall be increased on the January 1st occurring on or after the participant reaches age 60, or the 1st anniversary of the annuity start date. This annuity shall be increased each January 1st thereafter.

RETIREMENT APPLICATION PROCEDURES

1. Approximately 30 days prior to your retirement date notify us know you plan to retire by sending an email to applications@chipabf.org or calling 312-744-3891.

2. Provide the following information to the Fund (unless previously provided):

   - A printed copy of your Personnel Action Request (PAR) form (aka the "Retirement Submission Receipt"). The status **must** be approved and form **must** be signed by you and your Commanding Officer.

   - Documentation of life changes including certified copies of:
     - marriage certificates
     - birth certificates
     - divorce decrees
     - death certificates

   - Social Security Numbers for all dependents who will continue on your healthcare coverage.

   - A valid email address.

3. Once the Fund receives all the above information, you will receive a prepared Retirement Application by email. Upon receipt of the application, you will need to sign it, have it notarized and return it to the Fund as soon as possible.

DEPENDENT BENEFITS

Reversionary Annuity (40 ILCS 5/5-132.2)

A police officer may elect to receive a reduced annuity in order to provide a reversionary annuity for a surviving spouse. The amount of the reversionary annuity is determined by multiplying the monthly reduction in the officer's annuity by a factor (table in section 5-132.2) based on the officer's age and the age difference between the officer and the surviving spouse as of the effective date of the officer's annuity. The monthly reduction may not be more than $200 or less than $50. No reversionary annuity will be paid if the police officer dies before 730 days have elapsed from the date the written designation is filed with the Board.

Widow’s Annuity

Eligibility Requirements

Eligibility for widow and surviving spouse annuities requires that the spouse or civil union partner have been married to or in a civil union with the active or retired participant for at least one year as of the participant’s date of death. The one-year marriage or civil union requirement does not apply when an officer dies in the line of duty. In accordance with Illinois law, civil union partners are eligible for the same benefits as widows and surviving spouses of participants.

Marriage on Disability or Retirement (40 ILCS 5/5-146)

A widow who marries a participant while the participant is in receipt of disability benefits may be eligible for a widow’s annuity, provided the marriage existed for at least one year prior to the participant’s death.

The widow of a participant who elected and received a refund of contributions in lieu of a widow’s annuity at the time of retirement is not eligible for widow’s benefits unless the refund is repaid to the Fund, together with interest at a rate of 3% per year, compounded annually, from the date of the refund to the date of repayment. The marriage must have existed for at least one year prior to the participant’s death for the spouse to be eligible for benefits.

Widow’s benefits shall commence upon the death of the participant and the Fund’s receipt of the required repayment.

Widow’s Annuities Benefit Tier 1 & 2

Tier 1 widow’s annuities apply to widows of participants who first became police officers under this Article prior to January 1, 2011.

Tier 2 widow’s annuities apply to widows of participants who first became police officers under this Article on or after January 1, 2011.

Minimum Widows Annuities (40 ILCS 5/5-167.4)

Beginning January 1, 2023, the minimum widow’s annuity payable to any person entitled to receive a widow’s annuity under this Article shall be no less than 150% of the Federal Poverty Level.

Widow’s Annuity – Death from injury in the Performance of Acts of Duty - Compensation & Supplemental Annuity (40 ILCS 5/5-144)

If an officer’s death is the result of an injury incurred in the performance of an act or acts of duty, the officer’s widow is entitled to an initial annuity equal to 75% of the salary the member would have ordinarily been paid at time of death.
The widow’s annuity, calculated at 75% of the member’s salary, shall be adjusted to reflect any salary increases and longevity raises the member would have been entitled to receive had the member remained in active service and in the discharge of duties until attaining age 65.

Once the widow’s annuity reaches the amount payable as of the member’s attainment of age 65, the widow’s annuity shall remain fixed, continuing at that level for the lifetime of the widow.

An act of duty is defined in the pension code as any act of police duty inherently involving special risk not ordinarily assumed by a citizen in the ordinary walks of life, or any act of heroism performed in the city having for its direct purpose the saving of the life or property of a person other than the police officer.

Widow's Annuity – Death in Service - Non-Duty Related

Tier 1 Widow (40 ILCS 5/5-136.1)

If the deceased member was an active member at the time of death and had at least 1½ years of creditable service, the widow's annuity shall be the greater of:

- 30% of the annual maximum salary attached to the classified civil service position of a first-class patrolman at the time of the member's death; or
- 50% of the retirement annuity the deceased member would have been eligible to receive had he retired from service on the day immediately preceding his death.

This annuity is fixed as of the date of the member's death and is not subject to increase.

Tier 2 Member (40 ILCS 5/5-238)

If the deceased member was an active police officer with at least 1½ years but fewer than 10 years of service at the time of death, the Tier 2 surviving spouse is entitled to an annuity equal to the greater of:

- 30% of the annual maximum salary for a first-class patrolman under the classified civil service at the time of death, or
- 54% of the officer's monthly salary at the time of death.

If the deceased police officer was not receiving an earned annuity but had at least 10 years of service at the time of death, the Tier 2 surviving spouse is entitled to an annuity equal to the greatest of the following:

- 30% of the annual maximum salary for a first-class patrolman under the classified civil service in effect at the time of death; or
- 54% of the officer's monthly salary at the time of death; or
- 66⅔% of the Tier 2 monthly retirement annuity the officer would have been eligible to receive, calculated based on actual service accrued through the day immediately preceding death, and determined as if the officer had attained age 55 and retired on that date.

The Tier 2 surviving spouse's annuity will increase by the lesser of:

- 3%, or
- one-half the annual unadjusted percentage increase (but not less than zero) in the Consumer Price Index for All Urban Consumers (CPI-U) for the 12 months ending with the September preceding each November 1,

The increase will apply to the originally granted Tier 2 surviving spouse's annuity and take effect on the January 1 next occurring after the later of:

- the date the recipient of the Tier 2 surviving spouse's annuity attains age 60; or

- the first anniversary of the Tier 2 surviving spouse's annuity commencement date, and on each January 1 thereafter.

Widow's Annuity –Members That Die After Retirement

Tier 1 Widow (40 ILCS 5/5-136.1)

If the deceased member was receiving a retirement annuity at the time of death, the widow's annuity shall be equal to 50% of the member's annuity. This annuity is fixed as of the date of the member's death and is not subject to increase. The widow's annuity shall cease upon the widow's death.

Tier 2 Widow (40 ILCS 5/5-238)

If the deceased member was receiving an earned annuity at the date of his or her death, the Tier 2 surviving spouse's annuity will be 66 2/3% of the police officer's earned annuity at the date of death.

The Tier 2 surviving spouse's annuity will increase by the lesser of:

- 3%, or
- one-half the annual unadjusted percentage increase (but not less than zero) in the Consumer Price Index for All Urban Consumers (CPI-U) for the 12 months ending with the September preceding each November 1,

The increase will apply to the originally granted Tier 2 surviving spouse's annuity and take effect on the January 1 next occurring after the later of:

- the date the recipient of the Tier 2 surviving spouse's annuity attains age 60; or
- the first anniversary of the Tier 2 surviving spouse's annuity commencement date, and on each January 1 thereafter.

Child's Annuity

Child's Annuity (40 ILCS 5/5-151) (Tier 1)

A child's annuity shall be provided for each unmarried natural or adopted child of a police officer. Only one annuity shall be granted and paid for the benefit of any child if both parents have been police officers. The annuity shall be payable monthly from the date of the police officer-parent's death until the child attains age 18, except as otherwise limited by the provisions of Section 5-152.

Child's Annuity – Conditions - Amount (40 ILCS 5/5-152) (Tier 1)

The amount of the child's annuity shall be equal to:

- 10% of the annual maximum salary attached to the classified civil service position of a first-class patrolman for each child, as provided by statute; or
- 15% of the annual maximum salary attached to the classified civil service position of a first-class patrolman as of the date of the officer's death, if no widow or widower survives.

Child’s Annuity (40 ILCS 5/5-238) (Tier 2)

A child’s annuity is provided for unmarried natural or adopted children of police officers, payable monthly, from the date of death until the child’s attainment of age 18 except as limited by the provisions of 40 ILCS 5/5-152. Child annuities will be paid in an amount equal to:

- 12% of the police officer's monthly salary or earned annuity at date of the officer’s death for each child while a widow or widower of the deceased policeman survives; or

- 20% of the police officer's monthly salary or earned annuity at date of the officer’s death while no widow or widower shall survive.

Child’s Annuity – Conditions - Amount (40 ILCS 5/5-152)

Family Maximums:

- The combined annuities payable to the family of a member whose death resulted from an act of duty shall not exceed the salary that would ordinarily have been paid had the member been in the active discharge of his duties.

- The combined annuities payable to the family of a member whose death resulted from any cause other than the performance of an act of duty shall not exceed an amount equal to 60% of the salary that would ordinarily have been paid had the member been in the active discharge of his duties.

If a child is disabled, and the disability manifests prior to attainment of age 18, benefits may be available in the same manner as a child’s annuity. The benefits shall be payable to the child’s parent as natural guardian, a court-appointed guardian, or a special needs trust. Benefits shall terminate upon the child’s death, upon a determination that the child is no longer disabled due to the handicap, or upon the child’s marriage.

For purposes of this subsection, “disability” means the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted, or can be expected to last, for a continuous period of not less than 12 months.

Parent’s Annuity (40 ILCS 5/5-152.1)

A parent’s annuity may be payable to the natural parent or parents of a member upon the member’s death, provided there is no surviving spouse or child entitled to an annuity. In order to award a parent’s annuity, the Board must receive satisfactory proof that the member was contributing to the support of the parent or parents at the time of death. Upon a finding of such proof, each eligible surviving parent shall receive an annuity equal to 18% of the current annual salary attached to the classified position held by the member at the time of death or withdrawal from service.

Ordinary Death Benefit (40 ILCS 5/5-153)

The Fund pays an ordinary death benefit to the designated beneficiary or beneficiaries of a deceased participant. Each active officer contributes $2.50 per month toward funding the ordinary death benefit. The benefit ranges from $6,000 to $12,000.

If an active officer dies before reaching age 50, the benefit is $12,000.

For deaths occurring at age 50 or older, the benefit is reduced by $400 for each year the officer remains in active service after age 50, but in no event will the benefit be less than $6,000.

If the death results from of an act of duty prior to retirement, the amount of the benefit will be $12,000 regardless of age.

If the officers’ death occurs while in receipt of a retirement annuity, the benefit is $6,000.

To be eligible for the ordinary death benefit after retirement, a participant must separate from service on or after attaining age 50 and must apply for their annuity within 60 days of their resignation date.

A Death Benefit Directive form must be completed to designate one or more beneficiaries. If no eligible beneficiary is designated, the death benefit will be paid to the participant's estate. The form is available on the Fund's website and may be updated at any time.

DISABILITY BENEFITS

Active members are eligible to apply for duty, occupational, or ordinary disability benefits after their medical time has expired and they have been removed from the Chicago Police Department payroll due to a medical leave of absence. While receiving disability benefits, participants shall be treated as active members for purposes of retirement and dependent annuity eligibility, as provided under the Illinois Pension Code.

Upon commencement of disability benefits, members must comply with all applicable Board policies and statutory requirements governing such benefits. Failure to comply may result in the suspension or termination of disability benefits

Duty Disability (40 ILCS 5/5-154)

Duty disability benefits may be awarded if a member becomes disabled as the result of an injury incurred in the performance of an act of duty. An “act of duty” is defined by statute as *“any act of police duty inherently involving a special risk, not ordinarily assumed by a citizen in the ordinary walks of life.”*
It is important to distinguish between an injury sustained in the performance of an act of duty and an injury sustained while at work. Not all injuries incurred during the ordinary course of a workday qualify as injuries occurring in the performance of an act of duty.

A duty disability benefit award shall be equal to 75% of the member’s salary at the time the disability is allowed, unless the disability resulted from a physical defect, mental disorder, or disease that existed at the time the injury was sustained. In such cases, the duty disability benefit shall be limited to 50% of the member’s salary.

A member awarded a duty disability benefit is also entitled to a child’s disability benefit in the amount of $100 per month for each natural or legally adopted, unmarried child under the age of 18.

If a member is receiving a duty disability benefit and believes that the disability is of such a nature as to render the member totally disabled for any service of a remunerative character, the member may apply for a total and permanent disability benefit. This benefit shall be equal to 75% of the member’s salary at the time of removal from the police department payroll.

If a member is receiving a duty disability benefit and believes his or her disability is of such a nature as to render the member totally disabled for any service of a remunerative character, that member may apply for a total and permanent disability benefit. This benefit is 75% of the member’s salary at the time of removal from the police department payroll. Remunerative character means any occupation, employment, or activity for which the individual receives, or could reasonably be expected to receive, compensation or financial gain

A duty disability benefit award is tax-free. In addition, the City of Chicago shall provide the member with medical insurance coverage at no cost from the date the disability benefit is awarded. An officer receiving a duty disability benefit shall remain eligible to receive such benefit until the officer is found fit for duty or until attainment of age 65 pursuant to the Department's mandatory retirement rules, at which time the officer shall be eligible to apply for a retirement pension.

Occupational Disease Disability (40 ILCS 5/5-154.1)

An occupational disease disability (heart) benefit may be awarded to a member who has suffered a heart attack or other disabling heart disease. The member must have at least ten (10) years of creditable service to be eligible for this benefit.

An occupational disease disability award shall be equal to 65% of the member's salary at the time the disability occurs. This benefit also entitles the recipient to a child's disability benefit of $100 per month for each natural or legally adopted, unmarried child under the age of 18.

The occupational disease disability benefit is tax-free. In addition, the City of Chicago shall provide the member with medical insurance coverage at no cost beginning on the date the occupational disability benefit is awarded.

Any member receiving an occupational disease disability benefit shall be eligible to continue receiving such benefit until the member is found fit for duty or until attainment of age 65 pursuant to the mandatory retirement rules of the department, at which time the member may apply for a retirement pension.

Ordinary Disability (40 ILCS 5/5-155)

Ordinary disability benefits may be awarded to a member who becomes disabled as the result of any cause other than a duty-related injury or an occupational disease. The ordinary disability benefit is equal to 50% of the officer's salary at the time the disability occurs.

Officers awarded an ordinary disability benefit are eligible to receive this benefit for 1 year for every 4 years of creditable service, subject to a maximum duration of 5 years.

If a member is awarded ordinary disability, there are no eligible children's benefits available. Unlike other categories of disability benefits, ordinary disability benefit payments are subject to federal income tax. In addition, the City of Chicago Benefits Office offers health insurance coverage to members receiving ordinary disability benefits at a cost. If the member elects to enroll in this coverage, he or she is responsible for making the required premium payments directly to the Benefits Office.

Proof of Disability – Physical Examinations (40 ILCS 5/5-156)

Participants receiving disability benefits shall be examined **at least annually**, or at longer intervals as determined by the Board, by a physician appointed by the Board. The Board also reserves the right to require an examination of any disability participant at any time, as deemed necessary.

If the Board requests a second medical opinion, the applicant must select a physician from a Board-approved list of qualified, licensed, and practicing physicians who specialize in medical areas related to duty-related injuries and illnesses. The Board may also require additional evidence of disability.

As part of the re-examination process, all disability participants who are employed outside of the Chicago Police Department (CPD) must submit a current job description. If the Board determines that the disability has ceased, payment of the benefit shall be discontinued.

DISABILITY APPLICATION PROCEDURES

Every active officer is entitled to 365 days of medical time for each injury on duty, as well as 365 total medical days within any two-year period. While on the medical roll, a member should prepare for the possibility of applying for disability benefits and begin the disability application process within two months prior to the expiration of the 365 days of medical time.

The following steps must be completed in the order listed:

1. **Contact the CPD Medical Services Section** to notify them of your intent to apply for disability benefits.
2. **Complete a PAR Form and a medical records release form**, authorizing the Medical Services Section to copy and forward your medical file to the Pension Fund.
3. **Contact the Pension Fund** and notify the disability manager of your intent to apply for disability benefits.
4. **Complete the disability application with the Pension Fund** after the disability manager notifies you that your medical records have been received.
5. **Attend a medical examination** conducted by a Pension Fund-appointed physician.

Once the Pension Fund receives all required medical documentation from the examining physician, the member will be scheduled for a hearing before the Board of Trustees. Following the disability hearing, the Board will vote to approve or deny the disability benefit application.

Please note that applying for disability benefits will result in a period during which the member will be without income. This period will be at least six weeks and may extend to several months.

It is important to understand that signing the PAR Form for a leave of absence and submitting a disability application does not obligate a member to continue the disability process. An officer may rescind the PAR Form and withdraw the disability application at any time, at which point the claim for disability benefits will be terminated.

HEALTH INSURANCE

The Policemen's Annuity and Benefit fund is not the administrator for any of the health insurance plans, and does not provide health insurance to retirees. The Fund serves only as a conduit to collect and forward payment of premiums authorized by the participant from the participant's benefit check to eligible health care plans.

All questions concerning eligibility or plan coverage should be directed to the healthcare plan provider.

As an eligible "Retired Public Safety Officer" as defined by the IRS within the Pension Protection Act of 2006, Fund annuitants may deduct up to $3,000 per year from their taxable income for healthcare premiums paid each year. The IRS no longer requires retirees to have premiums paid directly by the pension fund to qualify for the Public Safety Officer tax exclusion, and premium deductions from the pension are taken on an after tax basis.

MILITARY BENEFITS

Veterans' Rights (40 ILCS 5/1-118)

The Fund follows the requirements of federal laws under USERRA (Uniformed Services Employment and Reemployment Act), and the HEART Act (Heroes Earnings Assistance and Relief Tax Act).

Uniformed Services Employment and Reemployment Act - USERRA

Under this Act, eligible veterans are not required to pay interest on employee pension contributions for periods of military service, as long as the contributions are paid within the allowed timeframe. Interest will begin to accrue on unpaid contributions for military service on the earlier of five years after returning from active duty, or three times the length of the military service period.

If the pension contributions associated with these available service credits is not paid, the periods served in the military will not be counted toward overall service for pension purposes. A refund of the partial contributions made during these periods would be issued at the time of your retirement.

Heroes Earnings Assistance and Relief Tax Act - HEART

The Fund complies with all requirements of the HEROES Act for members who die or become disabled while serving on active military duty. Under the HEART Act, members who leave employment for military service remain eligible for employer-provided death and disability benefits. The law requires employers to treat these members as if they were rehired on the day before their death or disability, ensuring they were covered by the plan at the time the death or disability occurred.

FREQUENTLY ASKED QUESTIONS

General / Miscellaneous

How do I contact the Fund?

The Fund is located at 221 N LaSalle St, Suite 1626, Chicago, IL 60601. The main phone number is 312-744-3891. The phone numbers and email address of staff can be found on the Fund Directory.

What type of retirement plan is this?

The PABF is a single employer, defined benefit pension plan. A defined benefit pension plan guarantees a specific retirement benefit amount for each participant predetermined by a formula based on the employee's earnings history, tenure of service, and age. The Fund is a qualified 401(a) plan under the Internal Revenue Code.

How is the plan funded?

The plan is funded through three sources: employer contributions, employee contributions, and investment returns.

Every sworn police officer (Tier 1 & Tier 2) contributes 9% of their salary, including duty availability, to the pension fund. The employee contribution is divided as follows:

- 7% for the employee annuity
- 1.5% for the widow annuity
- 0.5% for the automatic annual increase in annuity

According to the pension code, beginning in tax levy year 2020 the City is required to contribute an actuarial determined amount to the Fund. This amount shall be equal to and no less than the normal cost to the Fund and is sufficient to bring the total assets of the Fund up to 90% of the total actuarial liabilities of the Fund by the end of fiscal year 2055. The actuarial determined contribution is updated annually and is documented in the Fund's annual actuarial report.

Who manages investments for the Fund?

NEPC is the investment consultant for the Fund. According to the pension code, a RFP (Request For Proposal) for an investment consultant shall be conducted every three years. A list of individual firms, hired by the Board of Trustees to manage investments for the Fund can be found in the Investment Section of the Fund's website.

Are audits ever performed on the Fund?

In compliance with state statue, the Fund's records are audited every year by an independent auditor. Mitchel Titus is the Fund's current auditor, and more than 10 years of Audited Financial Statements can be found in the Fund Records section on the Fund's website.

How do I address the Board?

In accordance with the Open Meetings Act, 5 ILCS 120/2.06(g), the policy of the PABF Board allows any person to present comments before the Board. The public comment section is limited to 30 minutes overall, with each individual allow a maximum of 3 minutes to speak. It is recommended that any individual who wants to offer public comment notify the Fund's Executive Director at least three business days prior to the meeting.

How do I get another copy of my annual contribution statement?

The contribution statements are printed and mailed by Northern Trust Bank and cannot be re-issued. The Fund can provide you with an alternative form of payment verification upon request.

How do I update my beneficiary?

You can download the Death Benefit Directive form at (link) and return to the Fund through email to retirement@chipabf.org, regular mail or by dropping it off at the office. If you are unsure of your listed beneficiaries or need assistance please contact the Fund.

Active Members

How many years of service do I need in order to retire?

Once you have accrued a minimum of 20 years of service credit with the Fund, you are eligible to receive what is referred to as a "Formula Annuity" at retirement. However, the Fund advises officers to work at least one full pay period past their anniversary date to ensure they have accounted for any lost time.

If I have less than 20 years of service, am I still eligible to receive a monthly annuity?

Yes. If you a have less than 20 years of service credit with the Fund but more than 10 years of service, you are eligible to receive what is referred to as a "Money Purchase Annuity" at retirement.

If I have less than 10 years of service, am I still eligible to receive a monthly annuity?

No. If you have less than 10 years of service credit with the Fund, you are not eligible for an annuity at retirement. You will need to apply to the Fund to receive his or her contributions in a lump sum payment.

How is the Formula Annuity calculated?

The "Formula Annuity" is calculated by multiplying 2.5% times the member's average salary of the 4 highest consecutive annual salaries within the last 10 years of service. That amount is then multiplied times the number of years of service, or fraction thereof, but capped at 75% of the officer's salary at retirement.

If I have 19 years and 1 day of service, does that round up to 20 years of service, thereby making me eligible for the Formula Annuity?

No. You must have completed 20 years of service, after all lost time is taken into consideration, before becoming eligible for a Formula Annuity.

How is the Money Purchase Annuity calculated?

A Money Purchase Annuity is calculated by taking the sum of your accumulated pension contributions (7% out of your pensionable salary) plus 10% of the city's contribution toward your pension for each year or partial year of service beyond 10 years. The sum of the contributions is divided by a factor at your date of retirement (or age 50 if you terminated prior to that time) and are then converted into an annuity.

Is there a significant financial difference in my annuity if I retire with 19 years, 11 months versus retiring with 20 years?

Yes. Currently, an officer who retires after accruing 20 full years of service credit will receive a Formula Annuity of approximately $2,000 per month more than an officer who retires with only 19 years and 11 months and receives a Money Purchase Annuity. In addition, the officer receiving a Money Purchase Annuity will NOT be eligible for future cost of living annual increases. Instead, the officer will receive a refund of the amount contributed for that purpose calculated as ½% of his or her total pensionable earnings, without interest, contributed to the Fund while active.

What if I am being mandatorily retired and have between 10 and 20 years of service?

In this situation, you will receive an annuity calculated by multiplying 30% time your average salary for the 4 highest consecutive years of the last 10 years of service, plus 2% for each completed year of service or fraction thereof in excess of 10, with a cap of 48% of your average salary.

Does lost time affect my years of service?

Yes. Any lost time you incur must be deducted from your years of service credit. Please contact the Fund to request a manual review of your lost time at least 90 days BEFORE you submit your PAR form through the CLEAR system to the CPD. Once you submit your CLEAR form, you MAY not be able to rescind your retirement.

Am I eligible for healthcare when I retire?

Your age at retirement along with your status in the City of Chicago health insurance plan determine whether you are eligible to participate in the City of Chicago health insurance for retired police officers. You will find detailed information on the Planning for Retirement page. (link to Planning for Retirement page?)

How do I get another copy of my annual contribution statement?

The contribution statements are printed and mailed by Northern Trust Bank and cannot be re-issued. The Fund can provide you with an alternative form of payment verification upon request.

Can I use deferred compensation funds to purchase prior service credits?

Yes. Current federal law allows fund-to-fund transfer or rollover of 457 deferred compensation plan assets to this Fund to purchase service credits.

If I am divorced, is my ex-spouse entitled to any benefits?

The Fund does not provide legal advice about division of marital and retirement assets. However, this Fund is subject to Qualified Illinois Domestic Relations Orders ("QILDRO") pursuant to the Illinois Pension Code. A QILDRO may require this Fund to pay all or a portion of a participant's retirement benefits to an "alternate payee". An alternate payee is usually a participant's former spouse, but may also be a current spouse, child or other dependent of the participant. Participants with questions about a QILDRO should discuss it with their attorney. The Fund has the required forms available on our website (link to forms) or upon request.

Are pension deductions taken on all wages paid to participants?

Pension deductions are taken only on the annual salary attached to the permanent career service rank held by the participant including payments for Duty Availability, or the salary attached to the exempt rank position held by the participant.

Can participants take a loan out against their contributions?

The Illinois Pension Code does not permit participant loans or partial withdrawals. Only participants who are no longer employed by the City or the Board may be eligible to receive a distribution from the Fund.

Why are you withholding money for a spouse if I am not married?

The Illinois Pension Code requires contributions towards a widow's annuity regardless of your marital status while you are a member. If you do not have an eligible spouse on your retirement date, these contributions will be refunded to you.

How do I apply for a refund?

If you are seeking a refund of your contributions, please contact the Fund and request a refund application. In addition to submitting the application for refund, you will be required to provide written confirmation from the CPD of your resignation or termination.

What if a participant dies before collecting retirement benefits equivalent to or greater than the contributions made by the participant? What happens to the contributions?

In general, retired participants will collected an amount greater than their contributions within two to three years of retirement. However, in the event a retired member dies before all accumulated contributions are paid to him or her, the remaining contributions will be refunded to his or her spouse, children, the participant's estate as named in either a Will, Small Estate Affidavit, or Letters of Office. Participants should consult with their personal attorney to discuss this issue.

Planning for Retirement

When should I contact the Fund about my planned retirement?

You should contact the fund by phone (312) 235-4596 or email applications@chipabf.org no later than 30 days prior to your retirement date.

How do I request an estimate of my retirement annuity?

For your convenience, a retirement benefit calculator is available on the website (link) and Fund staff is always available to talk by phone (312) 235-4597 or email benefits@chipabf.org with questions concerning your benefits. You may also request a detailed written estimate of benefits based on a specific anticipated date of retirement, preferably within two years of your planned retirement. Any estimates are not binding on the Fund and should not be conclusively relied upon.

How do I begin the formal retirement process?

Once you determine your retirement date based upon your estimated benefits as of that date, accounting for all lost time. You will need to contact the CPD Personnel Division and complete a Personnel Action Request (PAR) form, also known as the Retirement Submission Receipt. The form must be approved and signed by you and your commanding officer.

After you complete the process with the CPD, please review the Planning for Retirement page (link) and contact the Fund at (312) 235-4596 or email applications@chipabf.org to complete an application for retirement benefits.

Should participants provide any information to the Fund upon retirement?

Yes. Please review the Planning for Retirement page (link) and contact the Fund at (312) 235-4596 or email applications@chipabf.org to submit documents in advance of retirement or to complete an application for retirement benefits.

When can I expect to receive my first retirement annuity payment?

Your date of retirement impacts when you can expect your first annuity payment. If you retire prior to the 15th of the month, you can expect to receive your first payment approximately 6 weeks after your retirement date. If you retire on or after the 15th of the month, you can expect to receive your first payment 10 weeks after your retirement date.

The Fund cannot calculate a final benefit amount until it receives from the City of Chicago the data from your final payroll. Upon receipt of final payroll data, staff finalizes your annuity calculation and provides it to the Board for its next monthly Board meeting. The Board reviews and approves applications once a month at its regularly scheduled Board meetings, generally the third or fourth Thursday of every month. Retirement Benefits are always paid on the last business day of each month.

Retired Members

Are participant's retirement benefits subject to state income tax?

Retired participants who are Illinois residents do not pay state income tax on retirement income. Participants who reside in other states should consult their income tax professional to determine the taxability of benefits in their home state.

Are participant's retirement annuity benefits subject to federal income tax?

Retirement benefits are subject to federal income tax. However, participant contributions made prior to January 1, 1982 were taxed as income at the time you the participant received that payroll and are non- taxable as distributed by the Fund as retirement income. Each year a portion of retirement income will be considered non-taxable (excluded) until those contributions are exhausted. Participants receive a 1099R in January stating the amount of their taxable benefit.

If a participant paid into social security, is her or she entitled to receive social security benefits as well pension benefits?

The Social Security Fairness Act was signed into law on January 5, 2025. The Act eliminates the Windfall Elimination Provision and Government Pension Offset. Individuals who receive a pension based on work not covered by Social Security may see benefit increases.

The Windfall Elimination Provision reduced benefits by altering the benefit formula for eligible Social Security earnings. Any person now has the same formula when calculating Social Security benefits. The Government Pension Offset reduced the spousal benefit by 2/3. Any person may now receive their Social Security benefit or 50% of their spouse's benefit, whichever is higher. The Social Security Fairness Act is retroactive to December 2023.

To determine your future benefits it is recommended to register an account at The United States Social Security Administration | SSA and use the retirement calculator and other tools available. For those who are already collecting, the Social Security Administration is re-calculating your benefits and will make retroactive payments. For additional information on the Social Security Fairness Act visit: Social Security Fairness Act: Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) update | SSA

I am about to turn 65 years old, what do I need to do?

In order to be eligible for Medicare benefits at age 65, you need to apply for those benefits 3 months before your 65th birthday at www.medicare.gov.

What if the spouse of a participant dies or the participant is divorced after retirement? Can participants receive a refund of the contributions made for spousal annuity?

In both scenarios, the contributions made on the spouse's behalf are not refundable to the participant.

What if a participant becomes disabled and cannot handle their affairs while in receipt of a benefit?

If a participant becomes disabled, the Board has the ability to approve payment of benefits to the individual(s) legally authorized to care for the participant. In general, the Board will approve payment of benefits to persons legally authorized to care for the disabled participant after the Fund receives a valid executed power of attorney and a physician's letter confirming the participant is disabled. Certain other instances may require that a Court ordered Guardianship on behalf of a participant be established.

How can I get a verification letter of the pension that I receive?

You should contact the Fund at 312-235-4596 or by email applications@chipabf.org for a letter verifying your pension benefits.

How do I change my federal tax withholding?

You may change your election by completing a Form W-4P from the IRS. Each state handles withholding differently so please contact the Fund to see what withholding options are available for your state.

How do I change my address with PABF?

Retirees can complete the change of address form (link) listed in the Forms page and submit it to the Fund by mail or email to applications@chipabf.org. Active officers must change their address directly with the CPD.

How do I obtain a certified copy of a birth certificate, death certificate, divorce decree, marriage or civil union license?

In order to receive certified copies of these documents, you will need to contact the department of vital records for the county in which the event(s) took place. For those that took place in Cook County, information on how to request the documents can be found at www.cookcountyclerk.com.

Divorce / QILDRO

How do I get a copy of my divorce decree?

If your divorce took place in Cook County, you can obtain a copy of your divorce decree by contacting the Cook County Clerk of the Court at 312-603-6300, www.cookcountyclerkofcourt.org

If my divorce settlement states my alternate payee or ex-spouse should receive a portion of my benefits, do I still need a QILDRO?

Yes, the Fund cannot pay an alternate payee or ex-spouse without a QILDRO.

Can I submit a Qualified Domestic Relations Order (QDRO) or Qualified Illinois Domestic Relations Order (QILDRO) addressed to PABF?

No, the Fund does not accept Qualified Domestic Relations Orders or Qualified Illinois Domestic Relations Orders addressed to PABF. Participants must use PABF approved QILDRO forms and Consent Form found here (link).

Can my alternate payee receive benefits before me?

No. The Fund cannot pay your alternate payee before you apply for and receive the benefit for which the QILDRO applies.

Do I have to sign a Consent form?

If you became a participating member of the Fund prior to July 1, 1999, a signed irrevocable Consent Form is required to implement the QILDRO. However, if you became a participating member after July 1, 1999, then you acknowledge the QILDRO as a condition of your employment and a Consent Form is not required to implement the QILDRO.
Is an uncertified QILDRO (not filed stamped by the Circuit Court Clerk) acceptable?
No. The QILDRO must be certified by the Circuit Court Clerk in order to be accepted by the Fund.

Disability

When am I eligible to receive a disability benefit?

A member is eligible to receive a disability benefit through the Fund once the member has exhausted all of his or her Chicago Police Department (CPD) medical time and CPD has removed the member from the payroll due to a medical leave of absence.

Are there different types of disability benefits?

Yes. The Illinois Pension Code includes three categories of disability benefits referred to as: Duty disability, Occupational Disease disability (Heart), and Ordinary disability.

How do I apply for a disability benefit?

A member seeking a disability benefit should contact the PABF Disability Manager, Bob Crawford, at 312-676-0428 or by email at bob@chipabf.org to complete an application. After the application is completed, the Board's medical management service will set up an Independent Medical Examination (IME) for the applicant.

How is a decision made about my disability benefit application?
The Board will review the completed disability application, including all supporting documents and the IME before making a decision regarding the application at a monthly Board meeting. At that time, the Board may vote to award the benefit, deny the benefit, or determine the applicant needs to appear before the Board for a full hearing on his or her application prior to making a determination of award.

How long will it take to get a decision on my disability application?
It may take up to several months for a member to receive a decision on his or her application. A member should start his or her application process 2 months prior to expiring the 365 days of medical time.

How does a disability benefit affect my pension status?
If the Board grants a disability benefit, the member on disability is treated as though he or she is an active member for retirement and dependent annuity purposes pursuant to the Illinois Pension Code.

Can the Board terminate my disability benefit?
Yes. In order to continue receiving a disability benefit, the member will need to be found disabled by a physician for the Board on a yearly basis. While a member remains disabled, he or she must comply with the disability provisions within the Illinois Pension Code and adhere to the Board policies. A member's failure to comply with either the statutory requirements or the Board policies may result in that member's disability benefit being suspended and/or terminated.

When is a member eligible for a disability benefit?
Duty Disability: An active member is eligible to apply for a duty disability benefit if he or she becomes disabled as the result of an injury that occurred in the performance of an act of duty.

Occupational Disease Disability: An active member is eligible to apply for an occupational disease disability if the he or she has at least 10 years of service and suffers a heart attack or any other disabling heart disease.

Ordinary Disability: An active member is eligible to apply for ordinary disability benefits if he or she becomes disabled as the result of any cause other than an act of duty or occupational disease.

How do I know whether I will receive a duty disability award of 75% or 50% of my salary?
If the Board determines the member's injury occurred in the performance of an act of duty where no preexisting condition relating to the injury existed, the member may be eligible to receive disability benefits at 75% of the member's current salary.

If the Board determines the member's injury occurred in the performance of an act of duty where a preexisting condition relating to the injury existed, the member may be eligible to receive disability benefits at 50% of the member's current salary.

What is considered an act of duty?
An act of duty is defined by statute as "any act of police duty inherently involving a special risk, not ordinarily assumed by a citizen in the ordinary walks of life…" It is important to note that there is a distinction between becoming injured while in performance of an "act of duty" and

becoming injured while at work. Not all injuries sustained while working qualify as injuries occurring in the performance of an act of duty.

If I am awarded a duty disability benefit, how much will I receive?

Duty Disability: A duty disability benefit will either be equal to 75% or 50% of the member's salary at the time the disability is allowed. Duty disability benefit shall be payable until the police officer becomes age 65 or would have been retired by operation of law. Thereafter the police officer shall receive the annuity provided in accordance with the other provisions of the Illinois Pension Code.

Occupational Disease Disability: The occupational disease benefit shall be 65% of the salary attached to the rank of the officer at the time of their removal from the police department payroll. The occupational disease disability benefit is payable during the period of disability until the police officer attains age 65 or compulsory retirement age, whichever occurs later; thereafter the police officer shall receive the benefits provided under the other provisions of the Pension Code.

Ordinary Disability: The ordinary disability benefit shall be 50% of the officer's salary at the time disability occurs. Officers awarded an ordinary disability benefit are eligible for 1 year of benefits for every 4 years of service, with a maximum of 5 years of benefits.

Does a disability award include a separate benefit for my children?

Duty Disability: A member who is awarded a duty disability benefit will also be entitled to children's disability of $100.00 per month for each natural or legally adopted, unmarried child under the age of 18. However, the total amount of the children's disability shall not exceed 25% of the officer's salary.

Occupational Disease Disability: A member who is awarded an occupational disease disability benefit will also be entitled to children's disability of $100.00 per month for each natural or legally adopted unmarried child under the age of 18. However, the total amount of the children's disability shall not exceed 25% of the officer's salary.

Ordinary Disability: No. There are no eligible children's benefits with an ordinary disability award.

Do I have to pay taxes on my disability benefit?

Duty Disability: No. A duty disability benefit is tax-free.

Occupational Disease Disability: No. An occupational disease disability benefit is tax-free.

Ordinary Disability: Yes. An ordinary disability benefit is subject to federal taxes.

What happens to my medical insurance while I am receiving a disability benefit?

Duty Disability: A member who is awarded a duty disability benefit will be provided with free medical insurance coverage by the City of Chicago from the time the disability benefits are awarded.

Occupational Disease Disability: A member who is awarded an occupational disease disability benefit will be provided with free medical insurance coverage by the City of Chicago from the time the disability benefits are awarded.

Ordinary Disability: A member who is awarded an ordinary disability benefit may continue to pay for his or her medical insurance through the City of Chicago Benefits Management Office. The member will be required to make premium payments directly to the Benefits Management Office, as there is no payroll deduction for this plan.

Required Legal Documentation

Does the Fund require any personal documentation identifying spouses and children?

For the protection of a participant's family, it is very important for participants to submit original or certified marriage certificates, children's birth certificates (if under age 18 or handicapped) the divorce decrees or death certificates which may have terminated a previous marriage by the participant or the participants spouse. Upon request, this Fund will make copies and return the originals to you. If you need to obtain copies of these certificates the following agencies can assist you:

To obtain a birth, death, or marriage certificate on file in Cook County.

Contact the Cook County Clerk's Office at 312-603-7795, www.cookcountyclerk.com

To obtain a copy of a divorce decree, contact:

Contact the Cook County Clerk of the Court at 312-603-6300, www.cookcountyclerkofcourt.org

RELATED ORGANIZATIONS & CONTACT NUMBERS

Chicago Fraternal Order of Police Local 7

1412 W. Washington Blvd.
Chicago, IL 60607
(312) 733-7776
www.Chicagofop.org

Retired Chicago Police Association

5310 N. Harlem Ave.
Chicago, IL 60656
(773)763-5310
https://www.retiredchicagopoliceassoc.com/

Chicago Police Department

3510 S. Michigan Ave.
Chicago, IL 60653

- Human Resources
  (312) 745-5300

- Medical Section
  (312) 745-5000

- Duty & Occupational Bills
  (312) 746-6971

Benefits Management Office

333 S. State St. - Room 400 Chicago, IL 60604
(877) 299-5111
www.cityofchicagobenefits.org

Chicago Patrolmen's Credit Union
1407 W. Washington Blvd.
Chicago, IL 60607
312-726-8814
https://www.cpdfcu.com

Nationwide Retirement Solutions Deferred Compensation
205 W. Randolph -Suite 1540
Chicago, IL 60606
Chicago Office: (312) 443-1975
National Office: (877) 677-3678
www.nationwide.com

BC/BS Medical Plan
(as of January 1, 2018)
(877) 566-8520(Medicare)
(800) 292-6398 (Non-Medicare)

Aetna Medical Plan – Retiree First
(as of January 1, 2018) (312) 248-6508 (Medicare) (877) 660-7919 (Medicare)

Haymarket Specialty Benefits – Jack Burns
Retiree Vision/Dental Benefits (844) 466-0883
Prudential Financial Life Plan Management
P.O. Box 13676 Philadelphia, P A 19176
(800) 778-3827

Davis Vision Care
PPO: (800) 999-5431
HMO Advantage: (877) 393-8844
HMO Perform: (888) 884-8428
www.davisvision.com

Dental Care Compbenefits/Humana One
(800) 837-2341
www.compbenefits.com/custom/citvofchicago

Social Security Administration
North -4849 N. Milwaukee Ave.
Downtown -77 W. Jackson Blvd.
South -8658 S. Sacramento
For other locations: (800) 772-1213 Medicare Information: (800) 633-4227
www.ssa.gov

Veterans Administration
2122 West Taylor Street Chicago, IL 60612
(800) 827-1000

Veterans Affairs Insurance Center
(800) 669-8477

Memorial Program Service (Headstone)
(800) 697-6947

Firemen's Annuity and Benefit Fund of Chicago
20 S. Clark St.
Chicago, IL 60603
(312) 726-5823
www.fabf.org

Municipal Employees' Annuity and Benefit Fund of Chicago (MEABF)
321 N. Clark Street, Suite 700
Chicago, IL 60654-4767
(312) 236-4700
https://www.meabf.org/

Laborers' & Retirement Board Employees' Annuity and Benefit Fund of Chicago
321 N. Clark St. Suite 1300
Chicago, IL 60654
(312) 236-2065
http://www.labfchicago.org

PLANNING FOR RETIREMENT

APPLICATION PROCESS

1. Approximately 30 days prior to your retirement date let the Fund know you plan to retire by sending an email to applications@chipabf.org or calling 312-744-3891.

2. Provide the following information to the Fund (unless previously provided):

   - A printed copy of your Personnel Action Request (PAR) form (aka the "Retirement Submission Receipt"). The status must be approved and you and your Commanding Officer must sign the form.

   - Documentation of life changes including certified copies of:

     - marriage certificates
     - birth certificates
     - divorce decrees
     - death certificates
     - Social Security Numbers for all dependents who will continue on your healthcare coverage.
     - A valid email address.

3. Once the Fund receives all the above information, you will receive a prepared Retirement Application by email. Upon receipt of the application, you will need to sign it, have it notarized and return it to the Fund as soon as possible.

HEALTH INSURANCE

HEALTH INSURANCE OPTIONS AT RETIREMENT:

- Retiring before age 55: Members are eligible to continue their City of Chicago health insurance at their own expense for up to 18 months through PHSA/COBRA. For more information, contact the City of Chicago Benefits Management Office www.cityofchicagobenefits.org or 1-877-299-5111.

For FOP members and Sergeants, Lieutenants and Captains (retired prior to January 1, 2021):
Retiring at age 55 through age 59: Members are eligible to continue their City of Chicago health insurance, including covered dependents, at a cost of 2% of their annuity. This insurance ends when the member reaches the age for full Medicare eligibility, typically the 1st of the month prior to the retiree's 65 birthday.

Retiring at 60 through age 63: Members are eligible to continue their City of Chicago health insurance, including covered dependents, at no cost. This insurance ends when the member reaches the age for full Medicare eligibility, typically the 1st of the month prior to the retiree's 65 birthday.

For Sergeants, Lieutenants and Captains (retired after January 1, 2021):

- Retiring at age 55 through age 59: Members are eligible to continue their City of Chicago health insurance, including covered dependents, at a cost of 3.5% of their annuity. This insurance ends when the member reaches the age for full Medicare eligibility, typically the 1 of the month prior to the retiree's 65 birthday.
- Retiring at age 60 through age 62: Members are eligible to continue their City of Chicago health insurance, including covered dependents, at a cost of 1.5% of their annuity. This insurance ends when the member reaches the age for full Medicare eligibility, typically the 1st of the month prior to the retiree's 65 birthday.
- Retiring at 63: Members are eligible to continue their City of Chicago health insurance, including covered dependents, for free. This insurance ends when the member reaches the age for full Medicare eligibility, typically the 1st of the month prior to the retiree's 65 birthday.

HEALTH INSURANCE OPTIONS AT THE AGE FOR FULL MEDICARE ELIGIBILITY

Members who are Medicare eligible, have several plans available to them. The Fund simply serves as a conduit to collect and forward payment of premiums authorized by the member from the participant's benefit check to most health care plans. Please see 2021 Healthcare Resources document for additional information.

APPLICATION FOR DISABILITY BENEFITS CHECKLIST

While on the medical roll officers should prepare for the possibility of applying for disability benefits. Officers should start the disability application process with at least 2 months prior to expiring the 365 days of medical time. The following steps need to be completed:

- ☐ Contact the CPD Medical Services Section and notify them of your intention to apply for disability benefits.
- ☐ Complete and sign a PAR Form and medical records release form allowing the Medical Section to copy and send your medical file to the Pension Fund.
- ☐ After signing the required documents, contact the PABF at 312-744-3891 or by email at bob@chipabf.org to notify the Disability Manager of your intention to apply for disability benefits.
- ☐ Complete your application with the Fund after the disability manager contacts you to notify you that the Fund has received your medical files.
- ☐ Attend the Independent Medical Exam (IME) with a PABF physician at the date and time scheduled for you by the Fund.
- ☐ Attend your scheduled disability hearing in front of the PABF Board and await the Board's decision.

Please note if you apply for disability benefits, there will be a period of time when you are without income. That time period will be at least 6 weeks but could be up to several months. It is important to know that signing the PAR Form to take a leave of absence and the disability application does not lock a member into the disability process. Any officer may rescind the PAR Form and disability application, and the claim for disability benefits will be terminated.

PABF STAFF DIRECTORY

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