



San Francisco City and County Employees' Retirement System Layoff FAQs

What is the difference between "Involuntary Leave" and "Involuntary Layoff"?

Employees who are placed on **Involuntary LEAVE** status:

- Automatically continue membership in the Retirement System while on "Involuntary Leave" regardless of age or service credit. An employee who is placed on "Involuntary Leave" is not required to contact the Retirement System unless they wish to apply for retirement or a vesting allowance.

Employees who are placed on **Involuntary LAYOFF** status:

- Automatically end active retirement membership on the effective date of separation by reason of "Involuntary Layoff".
- Must contact the Retirement System within 90 days of the separation date to choose an option for their employee contributions on account with the Retirement System. The Retirement System will counsel you on the available options (e.g., retirement, vesting, reciprocity, or refund). If you return to City service after a layoff, you should contact the Retirement System.

How is My Retirement Affected if I Am Placed on Involuntary LAYOFF Status?

If an employee is placed on **Involuntary LAYOFF** status and is separated from City employment:

1. You may voluntarily retire for service or apply for a vesting allowance if, depending on your plan and as of your separation date, you are eligible. To determine eligibility, employees may find their plan requirements here: [Summary of Key Plan Provisions](#).
2. An employee who is eligible for a service retirement or vesting allowance as of their date of separation may elect to apply for retirement at any time after separation. Service retirement benefits are calculated as of the date of your separation from City employment, so there is no advantage to waiting to apply. An employee who delays applying for retirement will not be eligible for retroactive retirement benefits. You can retire no earlier than the first day of the month in which you file an application to retire with the Retirement System.
3. Employees who have less than five (5) years of Plan service credit have two options:
 - a. *Refund*: You may receive a refund of your retirement contributions. The pre-tax portion of your contributions is eligible to be rolled over to a tax-deferred account, such as a 403(b) or IRA. The normal processing time is eight (8) weeks after verification that the employee has separated from City employment.
 - b. *Reciprocity*: Employees who become a member of CalPERS or another California public retirement system within six (6) months of separation from City employment may elect reciprocity. They should work with their new employer to establish reciprocity.

4. For separated employees who are only eligible for a refund, if an application for refund has not been filed with the Retirement System within 90 days of the employee's separation from City employment, the Retirement System will process an automatic refund of the employee's retirement contributions and mail the refund check to the employee's last known address.
5. Refunds and rollovers may be subject to federal tax liens, family support orders, and community property claims.
6. Any contributions that are withdrawn from the Retirement System may be eligible for redeposit upon the employee again becoming a member of the Retirement System. If an employee becomes a member of the Retirement System again, they should contact the Retirement System about their options.
7. A retired employee may not re-enter covered City employment except under specific conditions. Retired employees should check with the Retirement System prior to accepting City employment after retirement.

How is My Retirement Affected if I Am Placed on Involuntary LEAVE Status?

If an employee is placed on **Involuntary LEAVE** status:

1. You remain a member of the Retirement System.
2. You are not eligible to refund or roll over your retirement contributions.
3. An employee on "Involuntary Leave" who is eligible for retirement or a vesting allowance may file an application at any time during their leave. However, to schedule a retirement appointment, the employee must change their status from "Involuntary Leave" to "Involuntary Layoff" by contacting their department to request the change and separate from City employment.
4. SFERS cannot process a retirement application until the employee is separated from City employment. The retirement application must be filed during the calendar month in which the employee elects to retire.
5. It is the employee's responsibility to contact their department and request that their status be changed from "Involuntary Leave" to "Involuntary Layoff" and that they be separated from City employment.

There are no loan provisions in the Retirement Plans.

Where can I learn more about the impact of a layoff on my SFERS retirement benefits?

Employees can learn more about the impact of a layoff on their SFERS retirement benefits by logging into the mysfers portal at mysfers.org and using the benefits calculator to estimate benefits; emailing sfersconnect@sfgov.org; calling 415-487-7000; or visiting the Retirement System during [walk-in hours](#).

What about my Deferred Compensation Plan account?

SFDCP participants may continue to keep their funds with the plan either while on "Involuntary Leave" or after "Involuntary Layoff". For questions about your SFDCP account, please visit www.sfdcp.org or call (415) 487-7500.