

Article updated: 6/22/2011 5:25 PM

Reciprocal Act sweetens pension pot for former state legislators

By Jake Griffin

DeLoris Doederlein was making \$44,496 a year in 1992 as a state representative when she decided not to seek a fourth term.

Now, almost two decades removed from her six-year stint as a legislator, the Republican from East Dundee will receive a \$62,513 pension this year from the General Assembly Retirement System, according to state pension records.

That's quite a bit more than the \$14,393 pension a six-year legislator with her salary normally would get, based on calculations from the legislative retirement agency's own formulas.

But Doederlein and many more of the 400-plus former state legislators — or spouses of dead legislators — receiving General Assembly pensions have a handy law called the "Reciprocal Act" to thank for their increased fortunes.

In the case of Doederlein, a former teacher, it boosts her pension by more than \$27,000 a year above what she'd get from both her legislative and teacher pensions if the law didn't exist.

It acts like Miracle Gro for pensions.

Here's how it works: The Reciprocal Act allows some public workers from a variety of different fields — including teachers, corrections officers, state workers, municipal workers and legislators — to pool their years of service at various jobs. They then collect benefits based on their most generous pension plan — typically the one for state legislators.

It's not scot-free. Doederlein, for instance, contributed \$40,000 to count some of her teaching years toward her General Assembly pension. Yet, by the second year of retirement, she had more than gained that back.

"For the time, I think it was a good law," Doederlein, 86, said by phone. "But now the pay is so much higher, legislators are making much more in retirement."

Doederlein, a teacher for 27 years before she became legislator, was allowed to add 14 of those teaching years to her six years as a legislator and count it toward her General Assembly pension, which pays out 85 percent of a final salary after 20 years. Teachers have to work almost 35 years to get the maximum pension of 75 percent of their salaries.

The leftover 13 years of Doederlein's teaching credit yields another pension that will pay her \$12,167 this year, state records show.

Doederlein's combined public pensions will pay her \$74,680 this year. If the Reciprocal Act wasn't around, she would have received \$47,623 total from both pension plans this year. That's a difference of \$27,057.

The Reciprocal Act also helped former Libertyville Republican state Rep. Andrea Moore make a \$55,384 annual legislative pension after she spent nine years as a legislator, retiring in 2001 with a salary of \$66,390, according to state records. The Reciprocal Act allowed her to use the nearly six-figure salary from another state job she held after her departure from the statehouse as the basis for her legislative pension, rather than her statehouse salary, General Assembly Retirement System Director Timothy Blair explained.

That salary loophole was closed back in the 1990s, so that those elected after the middle of that decade have to use their legislative salaries as the basis for their General Assembly pensions.

But the Reciprocal Act still lets legislators get credit toward their General Assembly pensions for time worked at other public jobs.

Like Schaumburg Democrat Paul Froehlich. He retired from his state representative post in 2010 after eight years and would have been eligible for a pension of 26 percent of his final \$78,163 salary, or \$20,322 this year.

However, Froehlich also was a teacher and held another state job, according to state pension records. With an assist from the Reciprocal Act, his time at those jobs counts toward his legislative pension.

He'll receive \$31,265 this year from the General Assembly pension, plus \$22,485 from his teaching pension and another \$10,751 from a state employee pension, a total of \$64,501.

There have been some changes to General Assembly benefits in recent years. The annual cost of living adjustment, 3 percent compounded annually, has been reduced to the consumer price index or 3 percent, whichever is lowest, Blair said.

But that applies only to legislators who were elected or appointed after the start of this year, which accounts for roughly 1 percent of current legislators.

"I'm glad I have it," Doederlein said of her pension. "But I would hope (the legislature) would fix some of the problems people have with it."

Got a tip?

Got a tip for the suburban tax watchdog? Contact Jake Griffin at jgriffin@dailyherald.com or (847) 427-4602. And follow him online at [facebook.com/jakegriffin.dailyherald](https://www.facebook.com/jakegriffin.dailyherald) and [twitter.com/#!/DHJakeGriffin](https://twitter.com/DHJakeGriffin).