

## PSERS Communications

When you qualify as a member, PSERS will mail you a *Welcome Packet*. The *Welcome Packet* will reference the *Active Member Handbook*, a *Nomination of Beneficiaries* (PSRS-187) form, and an *Application for Multiple Service Membership* (PSRS-1259). You may print these materials from the PSERS website or call PSERS to request copies.

If you are a new member, you will also receive a *Class T-F Election Packet* which explains your option to elect this class of service.

If you are an active member of PSERS, you may be eligible to apply to purchase service credit. Certain types of service credit purchases have time restrictions. Please refer to your member handbook or PSERS website for additional details.

## Naming a Beneficiary

All members should name a beneficiary. A beneficiary is the person(s) or entity(ies) you wish to receive your retirement benefits upon your death, when eligible. You may change your beneficiary nomination electronically at any time through the Member Self-Service (MSS) Portal. You may also submit a *Nomination of Beneficiaries* form to PSERS. Please note that your most recently submitted *Nomination of Beneficiaries* form will supersede previous nominations.

## Multiple Service - 365 Day Election Deadline

If you have former service credited with the Pennsylvania State Employees' Retirement System (SERS) for work performed for the Commonwealth of Pennsylvania (e.g., Labor & Industry, Transportation, etc.), you may elect multiple service, which combines state and school service.

You must apply to elect multiple service membership through your MSS account or submit the application for multiple service membership form to PSERS within 365 days of the date stated in your membership letter or prior to termination, whichever is earlier.

## Keeping Your Address Current

Throughout the year, PSERS sends you important publications and notifications pertaining to your retirement account. For you to receive this information, you must keep your address current. You may update your address through the MSS Portal. You should also notify your employer whenever your name and/or address changes.

You should keep your email address up to date with PSERS as well. This can be done through the MSS Portal.

## Contacting PSERS

If you have any questions, please contact the PSERS Member Service Center by calling toll-free, 1.888.773.7748 (1.888.PSERS4U). Harrisburg local callers, please use 717.787.8540. The Member Service Center is staffed each business day from 8:00 a.m. to 5:00 p.m.

To contact PSERS by email, use the following address: [ContactPSERS@pa.gov](mailto:ContactPSERS@pa.gov)

For your convenience, PSERS also has seven regional field offices to serve you. For more information or to find the regional office serving your area, you may visit PSERS online at [www.psers.pa.gov](http://www.psers.pa.gov)



5 N 5th Street | Harrisburg PA 17101  
[www.psers.pa.gov](http://www.psers.pa.gov) | [ContactPSERS@pa.gov](mailto:ContactPSERS@pa.gov)

The information contained in this document is only for general reference. PSERS recommends that you review all documents that will be forthcoming from PSERS.

The Public School Employees' Retirement System (PSERS) provides this document for educational and informational purposes. Information in this document is general in nature, does not cover all factual circumstances and is not a complete statement of the law or administrative rules. The statements in this document are not binding. In any conflict between the statements in this document and applicable law or administrative rules, the law and administrative rules will prevail.

This document is designed solely to provide an overview of benefits available to PSERS members and is not intended to be a substitute for retirement counseling.



# Information for New School Employees

## Welcome to the Public School Employees' Retirement System

# About PSERS...

## PSERS Membership

The Public School Employees' Retirement System (PSERS) is a Defined Benefit retirement plan, which means your retirement benefit is determined by a defined formula. PSERS' basic formula to calculate retirement benefits, years of service, and your final average salary.

All full-time employees must become members of PSERS and must make retirement contributions. "Full-time," for retirement purposes, is defined as employees who work 5 or more hours a day, 5 days a week or its equivalent (25 or more hours a week), even if your employer considers you to be part-time.

Part-time salaried employees qualify for PSERS membership as of their first day of employment and must have retirement contributions withheld.

Part-time hourly and part-time per diem employees must meet minimum service requirements to qualify for PSERS membership (500 hours or 80 days). Once you meet membership requirements, subsequent service is qualified service unless there is a break in membership.

Employers may opt to withhold retirement contributions for part-time hourly and per diem employees beginning with the first day of employment. Once you meet PSERS membership eligibility requirements, your employer must withhold PSERS retirement contributions.

Part-time employees may waive membership in PSERS. To qualify for the waiver, the part-time employee must have an Individual Retirement Account and request a waiver within the first school year they qualify for PSERS membership. When you waive membership in PSERS, you forfeit all future rights to benefits for that waived school year.

**NOTE: If you are currently a PSERS retiree, your monthly benefit will stop upon re-employment unless you are hired under emergency or extracurricular employment (the provisions of Act 2004-63). For more information, please refer to the Return to Service Exceptions (Publication #9682).**

## Membership Class of Service

The law governing PSERS sets the terms of membership classes. Your membership class is determined by the date you become a member of PSERS and the class election you make.

For school employees who become new members of PSERS on or after July 1, 2011, there are two membership classes: Class T-E and Class T-F. New members automatically become Class T-E members, but have a one-time opportunity to elect Class T-F membership. PSERS will mail information and an election ballot to your home address. To elect Class T-F, you must return the ballot within 45 days of the date of notification.

If you previously were a Class T-C or Class T-D member, and had a 90-day or longer break in service, in your new period of employment you will be a Class T-D member.

## Employee Contribution Rate

Employee contribution rates are based on a member's date of hire and class of service and are set by law.

The contribution rate for Class T-E members is 7.5% (base rate). The rate for Class T-F members is 10.3% (base rate). With a "shared risk/shared gain" provision, Class T-E and Class T-F members benefit when investments of the Fund are doing well and share some of the risk when investments underperform. Your contribution rate will stay within the specified range, but may increase or decrease by 0.50% within the specified range once every three years. The total member contribution rate for Class T-E members shall not be less than 5.5%, nor more than 9.5% and for Class T-F members it shall not be less than 8.3%, nor more than 12.3%. The contribution rate is set at 7.50% for Class T-D members enrolled on or after July 1, 2001.

Contributions are not included as part of your gross income for federal tax purposes; they are federally tax-deferred.

## Benefit Eligibility upon Termination of Employment - Class T-E and Class T-F

Benefit	Requirement
Refund of Contributions and Interest	Under age 65 with fewer than 10 years of service
Disability Retirement	5 years of service and medical eligibility
Vesting (deferring retirement)	10 or more years of service
Early Retirement	10 or more years of service at any age
Normal Retirement (Superannuation)	Age 65 with 3 years of service; or attain a total combination of age and service that is equal to or greater than 92 with a minimum of 35 years of service.

## Benefit Eligibility upon Termination of Employment - Class T-C and Class T-D

Benefit	Requirement
Refund of Contributions and Interest	Under age 62 with fewer than 5 years of service
Disability Retirement	5 years of service and medical eligibility
Vesting (deferring retirement)	5 or more years of service
Early Retirement	5 or more years of service at any age
Normal Retirement (Superannuation)	35 years of service at any age; age 60 with 30 years of service; or age 62 with 1 year of service.