## **Frequently Asked Questions**

What if a school employee was a member of PSERS in 2003, terminated employment and returns to school employment on or after July 1, 2011?

Because the individual was a PSERS member prior to July 1, 2011, the individual retains the membership class and the rules pertaining to that class that were in place during their membership. They would not be subject to the new membership classes. If a TD member terminated service in 2003 and then returns to active service in 2013, all new service credit earned would be as a Class TD service member.

What if a school employee was a member of PSERS in 2003, terminated and obtained a refund of their contributions, and returns to school employment on or after July 1, 2011?

Same answer as above. The fact that the member refunded their contributions does not affect the ability of the member to retain the status of a Class T-D member upon subsequent return to active service.

What if a school employee was a member of PSERS in 2003, retires and then after some time off decides to come back to active employment and becomes a member of PSERS again?

Same answer as above. The fact that the member has a break in service or is a vestee does not affect the ability of the member to retain the status of a Class T-D member upon subsequent return to active service.

What if a school employee has worked in a school district for the last five years, has never met the qualifications for membership, and finally qualifies on or after July 1, 2011?

This individual <u>would be</u> subject to the new classes that have been established by Act 120 because the individual was not a member prior to July 1, 2011, the effective date of the new classes of membership.

Has the years of service requirement for a disability retirement benefit changed from five years to ten years?

No, the years of service requirement to be eligible for a disability benefit has not changed.

What if a Class TE or TF member makes a purchase of any non-school service, school, or military time, from prior to when the law went into effect?

The purchase of time would be credited as the current class of service of the TE or TF member, respectively.

If a member is a Class TE or TF member and does not attain vesting status (ten eligibility points or years of service), is the member able to withdraw the accumulated contributions and interest? Yes, a member can withdraw the accumulated contributions and interest if the member terminates service prior to being vested. The member would, however, not be eligible for a retirement benefit.

If a member of SERS is hired at a school district on or after July 1, 2011 and elects multiple service, what will the membership class in PSERS be?

If the individual has never been a member of PSERS prior to July 1, 2011, the individual would have the option of selecting either Class TE or TF, irrespective of their membership class in SERS. If the member were previously a member of PSERS, then the member would retain the membership class the member originally had, irrespective of the membership class in SERS.

What is meant by a combination of age and credited service totaling 92 to reach normal retirement?

The figure 92 represents the soonest a member would qualify for normal retirement benefits with a minimum of 35 years of service. Some examples would be:

- Age 57 and 35 years of service (57 is the earliest a member would qualify for normal retirement with 35 years)
- Age 55 and 37 years of service (with more years of service a member can reach normal retirement at a younger age)