

Earned service credit

Service credit is earned in a number of ways. The most common way to accumulate service is by working for a participating employer in an eligible position. Employees earn service credit for every hour in pay status up to 80 hours per pay period. The more retirement service credit you have when you retire, the greater your monthly retirement benefit will be.

Purchased service credit

Certain types of public service performed before you became a SCERA member may be eligible for purchase. Making a purchase of additional service credit increases your retirement benefit, which is calculated as a percentage of your highest average salary for each year of earned or purchased service credit.

Purchases are made by making contributions to SCERA for the eligible time, plus certain interest charges. By making qualified purchases early in your career, you can avoid interest charges, which are added to the cost of potential purchases every six months.

Types of service eligible for purchase

- **Service Prior to Membership:** Time you worked for a SCERA-covered employer but you were not eligible for membership in SCERA.
- **Leave Without Pay (LWOP):** Absence due to personal illness, injury, or pregnancy disability. You may purchase no more than 12 consecutive months of time for each absence. If you have an absence that exceeds 12 consecutive months, only the time in the most recent 12-month period may be purchased.
- **Public Service/Military:** Purchase of prior service from another public agency in California, Federal Government employment, or military service is allowed only if you are not retired from that employer and you are not eligible to receive a retirement benefit for that service.
- **Redeposit:** Replacing funds previously withdrawn from SCERA, plus interest. This restores the service credit forfeited at the time of the refund.
- **Military Leave Without Pay (MLWOP):** If you are called to active military service while a SCERA member, you can recover the lost service credit by making up the contributions when you return to active SCERA membership.

For detailed information on purchasing service credit, please contact SCERA and request the form *Purchase of Service Credit; Frequently Asked Questions* or access it from the Resource Center tab at www.scretire.org.

SCERA's *Service Purchase Estimate Request* form is also available by request or at www.scretire.org.