



◆ HOW SERVICE CREDIT IS EARNED

As a member of the Public Employee Retirement System of Idaho (PERSI), you accrue service credit for each month you work for a PERSI-covered employer. The service you earn is used to calculate your PERSI benefit when you retire. This flyer will help you understand how you accumulate service credit and why it is important.

CREDITED SERVICE

PERSI members earn one month of service for each calendar month worked as an active member. For PERSI purposes, a calendar month is any month where you work 15 days or more. You cannot exceed 12 months of service during a calendar year, even if you work multiple public service jobs at the same time. To earn service credit, you must be paid for at least 20 hours during the week. If you are a teacher, you must be paid at least for half-time (20 hours) to earn service. You will not earn additional service credit by working overtime.

MEMBERSHIP SERVICE

Eligible employment after July 1, 1965, is considered membership service.

PRIOR SERVICE

Although rare, some members might be eligible for prior service credit if they worked for an Idaho government entity prior to July 1, 1965, when PERSI was established. Certain rules apply. Call PERSI for details.

MILITARY SERVICE

Military service is any active duty in the U.S. armed forces, including National Guard and reserves, that interrupts your membership service or interrupted your prior service. Eligible military service must begin within 90 days after you leave eligible public employment and you must return to eligible PERSI employment within 90 days of your release from active duty. It does not include any time that results in a dishonorable discharge or any period where you could have chosen to discontinue active duty but did not. Military service may not exceed 5 years if it is at the convenience of the U.S. government or 4 years if it is not at the government's convenience. You do not have to pay contributions to receive service credit for eligible

military service.

DISABILITY SERVICE

The number of months of credit between the date you become disabled and your normal service retirement age (65 for general members and 60 for public safety officers) is considered disability service. This time is automatically credited to you when the third-party administrator of PERSI's disability program determines you to be disabled. When you receive disability service credit, your total credited service may not exceed 360 months.

MEDICAL LEAVE

If you are on authorized paid sick leave with employee contributions being deducted from your salary, and your employer is paying their required contributions, you will continue to earn service credit as long as you remain an eligible employee receiving at least half-time pay. You must work or be in payroll status for at least 15 days during the calendar month to accrue a month of service credit. If you go on authorized unpaid sick leave (e.g., the Family Medical Leave Act allows 12 weeks of unpaid medical leave), no service credit is earned. However, your PERSI benefits are preserved, meaning you will not lose any credits already earned.



WORKERS' COMPENSATION

Similar to medical leave, you will earn service credit if you are receiving some salary and making contributions while drawing workers' compensation benefits. However, if you are out of pay status and still receiving workers' compensation benefits, you will not earn service credit. For teachers, salary while on workers' compensation must equal 20 hours per week, or half time to earn service.

PERSONAL LEAVE

You cannot earn service credit for an educational or non-paid personal leave of absence or for time off due to a strike.

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If there is any discrepancy between this publication and the law, the provisions of the law will prevail.



HOW SERVICE CREDIT IS EARNED...continued

SABBATICALS

If you take a sabbatical as a professor, teacher, or university faculty member, you can earn service credit if you receive at least one-half of your contract salary and continue to make contributions to PERSI during the time you are on leave. (Should your sabbatical occur during your “base period,” it could affect your final average monthly salary.)

BASE PERIOD

A base period is the 42 consecutive calendar months during which a member earns their highest average salary and has membership service for at least one-half the number of months in the period, excluding months of service attributable to military service, workers’ compensation income benefits, or service qualifying as minimum benefit pursuant to Section 59-1342(5).

Benefits are based on the law in effect at the time you terminate employment.



CONTACT PERSI

If you have any questions, contact PERSI toll-free at 1-800-451-8228 or at 208-334-3365 from the Boise area.

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