
Contents

Introduction to the PERS Defined Benefit Plan	1
General Information	3
Administration of the PERS	3
Funding of the PERS DB Plan	3
Appeals	3
Services for PERS Members.....	5
Retirement and Benefits Online	5
Member Services Online	5
Counseling Services.....	5
Communicating with the PERS	6
Writing the PERS.....	8
Visiting and Calling the PERS.....	8
Confidentiality of Records.....	9
Membership	11
Who is a Member of the PERS DB Plan?	11
Employers Participating in the PERS DB Plan	12
Employees Not Covered Under the PERS DB Plan.....	12
Membership Tiers	12
Simultaneous PERS and TRS Credit	13
Contributions	13
Refunds	14
Time Limit for Refund or Benefit.....	16
Tax Considerations	16
Annual Statement	17
Beneficiary Designation	18
Service Credit.....	21
Credited Service	21
Reinstatement of Refunded Service.....	22
Refund of Contributions on Cost-of-Living Differential.....	22
Call to Active Duty Military Service.....	23

Claimed Service.....	23
Indebtedness Payments	23
Disability Benefits	27
Occupational Disability Benefits.....	27
Nonoccupational Disability Benefits	29
Vocational Rehabilitation Requirements	30
Continuing Eligibility Requirements	30
Converting to a Normal Retirement Benefit.....	31
Peace Officers and Fire Fighters Receiving Occupational Disability Benefits.....	31
Death Benefits	33
Nonoccupational Death Before Retirement.....	33
Occupational Death Before Retirement.....	34
Death Benefit Payments	35
Death Benefits for Retired Members.....	35
Pension Benefits.....	37
Vesting.....	37
Minimum Requirements for Age-Based Retirement	37
Minimum Requirements for Service-Based Retirement.....	38
Pension Benefit Calculation	39
Retirement Benefit Options	42
Joint and Survivor Options.....	44
Rights of Spouses and Dependents	45
Refund Rights	46
Establishing Benefit Entitlement	47
How to Apply for Benefits	47
Pension Benefit Payments	48
Conditional Service Benefit	49
Public Service Benefit.....	50
Duplicate Benefits.....	50
PERS and Your Social Security Pension Benefits	51
After-Retirement Benefit Increases	52

Retiree Health Benefits.....	55
Medical Coverage at Retirement	55
Optional Health and Life Plans	56
Medicare and Your PERS Medical Coverage	57
Working After Retirement	61
Standard Option	61
Waiver Option.....	61
Retirement Incentive Programs	62
Exceptions	63
Earlier Retirement Incentive Programs.....	63
Divorce, Taxes, and Other Legal Issues	65
Divorce	65
Local, State, and Federal Taxes	66
Other Legal Issues	67
Appendix	69
Employers Participating in the PERS and Date Entered.....	69
Early Retirement Factors.....	74
Joint and Survivor Options.....	75
Joint and Survivor Option Examples.....	76
Indebtedness Factors	77
Publication Resources	78
Glossary	79
Index	89

