

# PENNSYLVANIA STATE POLICE OFFICER RETIREMENT BENEFITS

For those who enter the Pennsylvania State Police Academy on or after 1/1/2019

As a state police cadet, you begin earning a SERS pension during your time at the academy. Pensions provide guaranteed monthly payments for your lifetime after you retire. The amount of your pension will be determined by a calculation, or combination of two calculations, and is not influenced by how much your employer contributes or the performance of SERS investments.



## State Police Pension Calculation

If you serve the commonwealth as a state police officer for 20 or more years, you will qualify for the state police pension calculation defined by the collective bargaining arbitration award known as the DiLauro Award. The calculation is based on your years of state police officer service:

- **20 – 24.99 years** – eligible for 50% of your highest one-year earnings, excluding the year in which you leave state police officer service
- **25 + years** – eligible for 75% of your highest one-year earnings, excluding the year in which you leave state police officer service

The state police calculation is for state police officer service and certain military service<sup>1</sup>. Service credited for work in any other position will be calculated according to the basic pension calculation (see below) and added to any state police calculation amount.

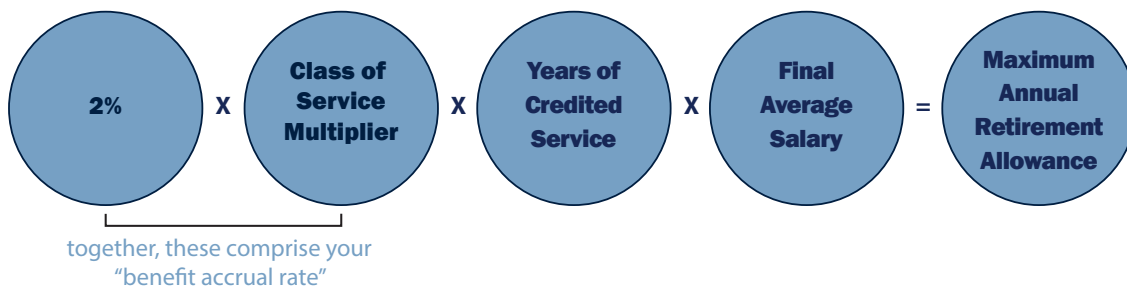
## Basic Pension Calculation

If you retire before qualifying for the state police pension calculation, your pension will be calculated according to the basic pension calculation, as provided in the Retirement Code. This calculation is based on your class of service multiplier, years of credited service, and final average salary, as defined on the following page. The calculated amount will be reduced for early retirement if you choose to retire before the SERS retirement age for your class of service, in most cases age 55<sup>2</sup>.

### Military Service

If you take USERRA-covered military leave from your state police officer duties, that time will count toward eligibility for a state police pension calculation.

If you served in the military **prior** to your state police officer service and you purchase that service toward your SERS pension **while you serve as a state police officer**<sup>3</sup>, that time will count toward your state police pension calculation.



1.800.633.5461 | [www.SERS.pa.gov](http://www.SERS.pa.gov)

Pennsylvania State Employees' Retirement System | 30 North 3rd Street, Suite 150 | Harrisburg PA 17101



## Class of Service Multiplier

Most state police officers who entered the State Police Academy on or after January 1, 2019, are members of the A-3 or A-4 class of service with a multiplier of either 1.0 or 1.25, respectively. As shown in the calculation above, your class of service multiplier x 2% equals your benefit accrual rate. That rate is how fast your benefit grows for each year you work.

## Years of Credited Service

In general, most SERS members are credited with one year of service for every 1,650 hours worked in a calendar year. If you work more than 1,650 hours, you are not credited with more than one year of service. If you work less than 1,650 hours, you are credited with the fraction of a year's credit based on the hours you worked.

## Final Average Salary

Your final average salary is the highest amount you earned during any "three non-overlapping periods of four consecutive calendar quarters." For most of you, it is the average salary of your last three years.

## Eligibility for a SERS Pension – Basic Calculation

You are eligible to receive monthly pension payments after you are "vested" in the system, or after working ten years. If you retire before age 55<sup>2</sup>, however, your pension will be reduced for early retirement. The earlier you retire, the greater the reduction.

You are eligible for an unreduced pension at age 55<sup>2</sup> after working three years.

## SERS Disability Retirement Benefit

If you are unable to perform your job because of injury or illness, you may be eligible to receive a SERS disability retirement benefit, which is different from other state and federal disability programs. There is **no minimum service requirement** for state police officers to apply.

## SERS Pension – Marital Property

The portion of your SERS pension earned during marriage is marital property. A SERS-approved Domestic Relations order (DRO) will specify how much of your pension (a portion or all) will be subject to the equitable distribution of marital assets.

Requirements contained in federal pension statutes such as the Employee Retirement Income Security Act (ERISA) and the Retirement Equity Act of 1984

regarding qualified domestic relations orders (QDROs) and spousal consent **do not apply to SERS as a governmental plan**. Unlike ERISA plans, this means that in the absence of an appropriate court order, you may take any action regarding your SERS benefit without providing notice to or requesting consent from any person, including your spouse.

## Questions?

Contact a pension plan specialist at [ra-SERSretc@pa.gov](mailto:ra-SERSretc@pa.gov), or 1.800.633.5461.

**1.800.633.5461 | [www.SERS.pa.gov](http://www.SERS.pa.gov)**

Pennsylvania State Employees' Retirement System | 30 North 3rd Street, Suite 150 | Harrisburg PA 17101



## PENSION CALCULATION EXAMPLES

Years of State Police Officer Service	Class A-3 (You contribute 6.25% of pay)	Class A-4 (You contribute 9.3% of pay)
<p><b>10 years</b> Basic Benefit Calculation Reduced for Early Retirement</p>	<p>Benefit Accrual Rate X Years of Service X Final Average Salary =</p> <p><b>\$6,000 / Year</b> <b>\$500 / Month</b></p>	<p>Final Average Salary X Early Retirement Reduction Factor<sup>4</sup> =</p> <p><b>\$7,500 / Year</b> <b>\$625 / Month</b></p>
<p><b>20 years</b> State Police Pension Calculation</p>	<p>50% x One Highest Year .50 X \$100,000 =</p> <p><b>\$50,000 / Year</b> <b>\$4,166 / Month</b></p>	<p>50% x One Highest Year .50 X \$100,000 =</p> <p><b>\$50,000 / Year</b> <b>\$4,166 / Month</b></p>
<p><b>25 years</b> State Police Pension Calculation</p>	<p>75% x One Highest Year .75 X \$100,000 =</p> <p><b>\$75,000 / Year</b> <b>\$6,250 / Month</b></p>	<p>75% x One Highest Year .75 X \$100,000 =</p> <p><b>\$75,000 / Year</b> <b>\$6,250 / Month</b></p>

For illustrative purposes only. Assumes member was first hired into a commonwealth job and entered the PSP Academy after 1/1/2019, and all service was as a PSP Officer with a final average salary and highest year salary of \$100,000.

<sup>1</sup>For those who enter the PA State Police Academy on or after 7/1/2020, creditable military service includes USERRA-covered military leave from your state police officer duties and prior military service you purchase while a state police officer. The state police pension calculation for those who entered the Pennsylvania State Police Academy prior to 1/1/19 includes any prior military service no matter when it was purchased. Whether prior military service counts toward the state police pension calculation for those who entered the academy between 1/1/19 and 7/1/2020, depends on whether the member made a separate election to have the service count toward their benefit and whether they purchase the service while a state police officer.

<sup>2</sup>If you worked for a SERS-participating employer before 1/1/2011, please contact a SERS pension plan specialist for information specific to your class of service. In most cases you would be a class A member, with a SERS retirement age of 50. In that case, you would be eligible for an unreduced pension at 50 after working three years or after working 35 years (no age and service sum threshold).

<sup>3</sup>If you purchase military service while working in a different state job, either before or after your time as a state police officer, the service will be calculated according to the basic pension calculation.

<sup>4</sup>If you retire early your benefit will be reduced. The earlier you retire, the greater the reduction.



**1.800.633.5461 | www.SERS.pa.gov**

Pennsylvania State Employees' Retirement System | 30 North 3rd Street, Suite 150 | Harrisburg PA 17101

