

## Voluntary Purchases and Other Opportunities for Additional Service Time Credit at Retirement (Tier One/Tier Two Members)

- Waiting time (employment before PERS contributions began)
- Forfeited service due to prior refund (refunded time)
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| SUBJECT  | ADDITIONAL INFORMATION  |
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| <b>Waiting time (employment before PERS contributions began)</b> | <ul style="list-style-type: none"> <li>▪ A PERS Tier One/Tier Two active or inactive member can purchase the six-month waiting time before contributions began. The member pays the cost of his/her contributions and the employer's contributions. No interest is charged.</li> <li>▪ Purchase cost must be paid in lump sum.</li> <li>▪ The purchase must be made within 90 days before retirement date.</li> <li>▪ Requires 10 years of service credit at retirement.</li> <li>▪ Click here for the <a href="#">waiting time purchase Q&amp;A</a>.</li> </ul>  |
| <b>Forfeited service due to prior withdrawal (refunded time)</b> | <ul style="list-style-type: none"> <li>▪ A PERS Tier One/Tier Two active or inactive member can pay back the withdrawn amount plus 7.5 percent interest compounded annually from refund to retirement date.</li> <li>▪ An OPSRP Pension Program member cannot purchase Tier One/Tier Two forfeited service.</li> <li>▪ Requires 10 years of creditable service since reemployment.</li> <li>▪ Can purchase one month of forfeited service for each three months of creditable service earned since reentry into PERS.</li> <li>▪ Purchase cost must be paid in lump sum.</li> <li>▪ Cannot select a lump-sum settlement retirement option if he/she makes this purchase.</li> <li>▪ The purchase must be made within 90 days before retirement date.</li> </ul> |
| <b>Redeposit (refunded time)</b>                                 | <ul style="list-style-type: none"> <li>▪ A person who has withdrawn his/her Tier One/Tier Two account can restore service time by paying the withdrawn amount plus the interest which would have accrued to purchase date.</li> <li>▪ Member must be rehired in a PERS-qualifying position within five years of the separation that preceded the withdrawal.</li> <li>▪ Purchase cost must be paid in a lump sum.</li> <li>▪ No minimum service required.</li> <li>▪ The redeposit must be made within the first year of reemployment by a PERS-covered employer and is not made at the time of retirement.</li> </ul>  |

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| <b>Forest Protective Association Employees Service</b>             | <ul style="list-style-type: none"> <li>▪ A Tier One/Tier Two active or inactive member can purchase this service time if he/she was an employee of Forest Protective Association and transferred directly to employment with the Oregon Department of Forestry.</li> <li>▪ The member pays the cost of his/her contributions and the employer’s contributions, plus interest that would have accrued to the date of purchase.</li> <li>▪ May purchase all or part of service time if a member before January 1, 2000 or up to five years if a member on or after January 1, 2000.</li> <li>▪ Purchase cost must be paid in a lump sum.</li> <li>▪ No minimum service required unless PERS membership was established on or after January 1, 2000; then 60 calendar months of membership is required.</li> <li>▪ The purchase can be made any time before retirement.</li> <li>▪ Complete and submit to PERS the <a href="#">Purchase Estimate form</a> on the PERS website.</li> </ul>  |
| <b>Seasonal service time</b>                                       | <ul style="list-style-type: none"> <li>▪ A Tier One/Tier Two active member can purchase this service time if he/she was a “seasonal” employee. This includes apprenticeships, internships, or entry-level positions (as defined by the employer), that led to employment in technical or professional position with that employer.</li> <li>▪ The member pays the cost of his/her contributions and the employer’s contributions plus 8 percent interest to the retirement date.</li> <li>▪ Purchase cost must be paid in a lump sum.</li> <li>▪ Only seasonal time periods of less than six months may be purchased.</li> <li>▪ This purchase does not apply to regular waiting time served before becoming a PERS member.</li> <li>▪ Must purchase all seasonal time periods served before becoming a PERS member.</li> <li>▪ Requires 10 years of creditable service at retirement.</li> <li>▪ The purchase must be made within 90 days before retirement date.</li> </ul>   |
| <b>Non-PERS police and fire service time</b>                       | <ul style="list-style-type: none"> <li>▪ Must have been employed as a police officer or firefighter and service must have been with an Oregon public employer that was not participating in PERS.</li> <li>▪ A Tier One/Tier Two active member can purchase up to 10 years of service if PERS membership was established before January 1, 2000; or can purchase five years of service if PERS membership was established on or after January 1, 2000.</li> <li>▪ The member pays the cost of his/her contributions and the employer’s contributions plus 8 percent interest to the retirement date.</li> <li>▪ Purchase cost must be paid in lump sum.</li> <li>▪ Employee must have left service with employer before employer joined PERS.</li> <li>▪ Employee must be in a police officer or firefighter position at the time of purchase.</li> <li>▪ May purchase up to limit (or part) but there is only one opportunity to make this purchase.</li> <li>▪ No minimum service required unless PERS membership occurred on or after January 1, 2000; then 60 calendar months of membership is required.</li> <li>▪ The purchase can be made anytime before retirement.</li> <li>▪ Complete and submit to PERS the <a href="#">Purchase Estimate form</a> on the PERS website.</li> </ul> |
| <b>Special Teachers’ Retirement Fund Association (TRFA) refund</b> | <ul style="list-style-type: none"> <li>▪ Employee must have taken a withdrawal from TRFA before employer joined PERS.</li> <li>▪ A Tier One/Tier Two active or inactive member can purchase all service forfeited by withdrawal.</li> <li>▪ Purchase cost must be paid in a lump sum.</li> <li>▪ Purchase required for all refunded TRFA time.</li> <li>▪ Requires 10 years creditable service in the field of education to make this purchase.</li> <li>▪ The purchase must be made within 90 days before retirement date.</li> <li>▪ The member must pay the amount withdrawn plus the interest that would have accrued to the retirement date.</li> </ul>  |

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| <b>Credit of military service under Veteran's Reemployment Rights Act</b> | <ul style="list-style-type: none"> <li>▪ There is no cost to the member; this provides retirement credit only.</li> <li>▪ For employees of a PERS-participating employer who served in the Uniformed Services and was reemployed before December 12, 1994.</li> <li>▪ No minimum service is required.</li> <li>▪ Complete and submit to PERS the <a href="#">Purchase Estimate form</a> on the PERS website.</li> </ul>   |
| <b>Military service under USERRA</b>                                      | <ul style="list-style-type: none"> <li>▪ For employees of a PERS-participating employer who left employment to serve in the Uniformed Services and were reemployed on or after December 12, 1994.</li> <li>▪ The PERS member, or any person or organization, may make up contributions for the period of service. However, if an employer has elected to assume and pay the member contributions (EPPT), the employer must make the contributions.</li> <li>▪ Contributions can be made between date of reemployment and 3x the duration of military service (but not to exceed five years).</li> <li>▪ Contributions based on what salary would have been during period of military service.</li> <li>▪ Cannot have been dishonorably discharged.</li> <li>▪ Must have returned to former employer within the time limits specified in USERRA §4312 (the State is considered one employer.)</li> <li>▪ No minimum service required.</li> <li>▪ To the extent contributions are made, service credit for the period of military service is granted.</li> <li>▪ Complete and submit to PERS the <a href="#">Purchase Estimate form</a> on the PERS website.</li> </ul> |
| <b>Military service</b>   | <ul style="list-style-type: none"> <li>▪ Must have returned to former PERS-covered employer within the time limits specified in ORS 238.156(3). State agencies are all considered one employer, as are school districts.</li> <li>▪ Member pays the cost of any contributions he/she would have made. No interest is charged.</li> <li>▪ Applies to an employee of a PERS-participating employer who served in the Armed Forces only.</li> <li>▪ The PERS member, or any person or organization, may pay the contributions.</li> <li>▪ Cost must be paid in lump sum.</li> <li>▪ Contribution amount is based on salary at the time the employee entered or reentered military service.</li> <li>▪ Cannot have been dishonorably discharged.</li> <li>▪ No minimum service required.</li> <li>▪ Contributions can be paid anytime after returning to employment and before retirement.</li> <li>▪ Complete and submit to PERS the <a href="#">Purchase Estimate form</a> on the PERS website.</li> </ul>  |
| <b>Out-of-state school service time (full-cost purchase)</b>              | <ul style="list-style-type: none"> <li>▪ A Tier One/Tier Two active member can purchase up to four years of service for teaching in a public school in another state.</li> <li>▪ The member pays the actuarial full cost of benefit. Click here for <a href="#">more information on full-cost purchases</a>.</li> <li>▪ Purchase cost must be paid in a lump sum.</li> <li>▪ Cannot be eligible nor be receiving retirement benefits from that employment.</li> <li>▪ Member must be in a PERS-covered teaching position at retirement.</li> <li>▪ Member must make the purchase before his/her retirement date if service time is needed to qualify for retirement.</li> <li>▪ No minimum service time required.</li> <li>▪ The purchase must be made within 90 days of retirement date.</li> <li>▪ Click here for the <a href="#">out of state school service time purchase Q&amp;A</a>.</li> </ul>   |

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| <b>Out-of-state police service time (full-cost purchase)</b>            | <ul style="list-style-type: none"> <li>▪ A Tier One/Tier Two active police officer can purchase up to four years of service for employment as a public safety officer in another state.</li> <li>▪ The member pays the actuarial full cost of benefit. Click here for <a href="#">more information on full-cost purchases</a>.</li> <li>▪ Purchase cost must be paid in a lump sum.</li> <li>▪ Cannot be eligible for nor be receiving retirement benefits from that employment.</li> <li>▪ Member must be in a PERS-covered public safety position at retirement.</li> <li>▪ Member provides written verification to PERS from the other state or political subdivision verifying the period of employment.</li> <li>▪ Member must make the purchase before his/her retirement date if service time is needed to qualify for retirement.</li> <li>▪ No minimum service time required.</li> <li>▪ The purchase must be made within 90 days of retirement date.</li> </ul>  |
| <b>Periods of disability (full-cost purchase)</b>                       | <ul style="list-style-type: none"> <li>▪ A Tier One/Tier Two active or inactive member can make the purchase.</li> <li>▪ If disability is due to illness or injury sustained on the job, the member receives the service time at no cost (credit must be requested). Otherwise, the member pays the actuarial full cost of benefit. Click here for <a href="#">more information on full-cost purchases</a>.</li> <li>▪ To receive service credit for a job-related illness or injury, the member must have been on a PERS duty disability or show that he/she was receiving workers' compensation benefits.</li> <li>▪ If the disability was not job-related, the member pays the full purchase in a lump-sum.</li> <li>▪ The member must have returned to PERS employment following disability.</li> <li>▪ This purchase only applies to periods of disability occurring on or after January 1, 1985, for which the member received a PERS disability retirement allowance or workers' compensation disability payment.</li> <li>▪ The purchase is for service credit only toward a new PERS retirement, not an increase in his/her account balance.</li> <li>▪ If disability was a self-inflicted injury or illness you cannot make this purchase.</li> <li>▪ No minimum service required.</li> <li>▪ Purchase must be made within 90 days before a new PERS retirement date.</li> </ul> |
| <b>Alternate purchase of military service time (full-cost purchase)</b> | <ul style="list-style-type: none"> <li>▪ A Tier One/Tier Two active or inactive member can purchase up to four years of military time served on or after January 1, 1950, and before coming to work for a PERS employer.</li> <li>▪ Must have been Honorably Discharged.</li> <li>▪ Purchase cost must be paid in a lump sum.</li> <li>▪ The purchase must represent the full cost to the system for providing additional retirement credit. Click here for <a href="#">more information on full-cost purchases</a>.</li> <li>▪ Member cannot be eligible for or be receiving benefits for this retirement credit from the military or under any other PERS statute.</li> <li>▪ Member must make purchase before retirement date if service time is needed to qualify for retirement.</li> <li>▪ No minimum service required.</li> <li>▪ The purchase must be made within 90 days of the retirement date.</li> <li>▪ Click here for the <a href="#">military service prior to PERS employment purchase Q&amp;A</a>.</li> </ul>   |

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| <b>Wildland Firefighter (full-cost purchase)</b> | <ul style="list-style-type: none"> <li>▪ Allows eligible, certified employees employed by State Forestry on October 23, 1999, to purchase job class credit as a firefighter for service performed before that date as a wildland firefighter. Eligible employees may purchase P&amp;F job class to replace all or part of the eligible service.</li> <li>▪ Must have been employed as a firefighter and service must have been with the Oregon Department of Forestry.</li> <li>▪ The State Forester must certify an employee is a “professional wildland firefighter” and include dates of employment as a wildland firefighter.</li> <li>▪ The purchase must represent the full cost to the system for providing additional retirement credit. Click here for <a href="#">more information on full-cost purchases</a>.</li> <li>▪ The purchase must be made within 90 days before retirement date.</li> <li>▪ Purchase cost must be paid in lump sum.</li> </ul> |

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