



PEBASM
SC Retirement Systems
and State Health Plan

Police Officers Retirement System Member Handbook

**Fiscal year
2025**

Serving those who serve South Carolina



Member Access

Are you registered?

Member Access offers easy access to your PEBA-administered retirement account. Visit online.retirement.sc.gov to create your account today and start managing your retirement information.

With Member Access, you can:

- 1 Review your service credit.** Along with age, service credit determines whether you are eligible for retirement.
- 2 Create benefit estimates.** The estimates use your retirement account information, a potential average final compensation and a selected retirement date.
- 3 Manage service credit purchases.** You can calculate an unofficial cost estimate to buy service credit. You can also submit a service purchase request.
- 4 Submit a service retirement application.** Apply for retirement up to six months before your retirement date. You can also upload required documentation and view the status.
- 5 Change your State Optional Retirement Program (State ORP) service provider, if applicable.** You can make changes during annual open enrollment.
- 6 Update your contact information.** This helps PEBA keep in touch with you now and in retirement. You can expect occasional emails about important issues or changes.
- 7 Review and update your beneficiary information.** You can name primary and contingent beneficiaries, as well as incidental death benefit beneficiaries, if eligible.
- 8 Review your account balance.** The balance does not affect the calculation of your monthly retirement benefit, but it might be payable as a death benefit to your beneficiaries. The balance also reflects the amount payable if you terminate employment and take a refund of your contributions.
- 9 Request a refund, if eligible.** Taxes are applicable to your account balance if you request a refund. You can also upload required documentation and view the status.

Need help registering?

We have resources to help! Visit our *Navigating Your Benefits* page at peba.sc.gov/nyb to view our “How to Register for Member Access” video and access our *Setting Up a New Member Access Account* flyer.

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Disclaimer

Benefits administrators and others chosen by your employer to assist you with your participation in the employee benefit programs administered by the South Carolina Public Employee Benefit Authority (PEBA) are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA.

General information

The South Carolina Retirement System (SCRS) is a defined benefit retirement plan administered by PEBA for employees of state agencies, public higher education institutions, public school districts, charter schools and other local subdivisions of government that have joined SCRS, as well as individuals first elected to the South Carolina General Assembly on or after November 6, 2012. This handbook provides a general introduction to SCRS and its plan benefits. If you are eligible and elect to participate in the State Optional Retirement Program (State ORP) defined contribution plan in lieu of SCRS, visit peba.sc.gov/state-orp.

Membership and enrollment

Your employer will initiate the retirement enrollment process. You will need to provide a valid email address to your employer. Then, you will make your plan election when you respond to the *Retirement Plan Election* email you receive from PEBA. Refer to the [Retirement Enrollment Guide for New Hires](#) flyer for assistance with completing your online enrollment.¹ You have 30 days from your date of hire to make your decision. If you do not make a selection within that time period, you will automatically be enrolled as a member of PORS.

Membership is mandatory as a condition of your employment with a covered employer unless you are in a position or classification of employment specifically exempted from membership by statute. Certain classifications have the option to elect non-membership within 30 days from their date of hire. If eligible for non-membership, the option will be available for you to choose when completing your online enrollment categories. Police officers, peace officers, firefighters, coroners, magistrates and probate judges are eligible for membership in PORS under the following circumstances:

- **Police officers.** A police officer is defined as a person who is required by the terms of their employment to give their time to the preservation of public order; protection of life and property; and the detection of crime in the state. Police officers must also earn at least \$2,000 per year and devote at least 1,600 hours per year to this work.
- **Coroners/deputy coroners.** Coroners and deputy coroners in a full-time, permanent position who meet the above requirements are also considered police officers.
- **Peace officers.** A peace officer is a person who is employed and certified by the S.C. Department of Corrections, the S.C. Department of Juvenile Justice or the S.C. Department of Mental Health and has the status of a peace officer under Section 24-1-280 of the South Carolina Code of Laws. Peace officers must also earn at least \$2,000 per year and devote at least 1,600 hours per year to this work.
- **Firefighters.** A firefighter is a person who gives their time to the prevention and control of property destruction by fire. A firefighter must also earn at least \$2,000 per year and devote at least 1,600 hours per year to this work.
- **Magistrates.** Magistrates appointed pursuant to Section 22-1-10 of the South Carolina Code of Laws participate in PORS.
- **Probate judges.** Elected probate judges may choose to participate in PORS, or they may choose to participate in the South Carolina Retirement System (SCRS).

These judicial members of PORS are not subject to the 1,600-hour and \$2,000 per year requirements. Your employer might also be required to submit an affidavit certifying that your position qualifies for participation in PORS.

Your PORS membership starts when you earn compensation from a covered employer and make contributions to your PORS retirement account. You are considered an active member if you are working in a PORS-eligible position for a PORS-covered employer, earning service credit and making regular contributions to a PORS retirement account, and you have not retired or terminated from covered employment. You must be an active member to be eligible for most of the benefits described in this handbook.

Classes of membership

There are two classes of membership: Class Two and Class Three.² Class Two members are employees who currently have earned service credit in PORS or a correlated retirement system for a period of service prior to July 1, 2012. Class Three members are those members who do not currently have earned service in PORS or a correlated retirement system for a period of service prior to July 1, 2012.

A period of withdrawn service or a period of participation in the State Optional Retirement Program (State ORP) does not count toward the earned service credit used to determine whether a member is Class Two or Class Three unless the member has completed a service purchase to establish earned service credit in PORS for the period of withdrawn service or State ORP participation.

¹The online enrollment process is not applicable for employees of state agencies whose payroll is processed by the Office of the Comptroller General.

²Class One membership is no longer available.

Employee contribution rate

Members of PORS contribute 9.75% of their gross pay, tax-deferred, into their PORS retirement accounts. Employer contribution rates to the system are set by a statutory schedule, subject to additional increases to meet certain funding requirements.

Member compensation limit

The Internal Revenue Service (IRS) imposes a federal compensation limit under the Internal Revenue Code (IRC), Section 401(a) (17). This limit, also referred to as a cap, is placed on the amount of annual compensation which may be taken into account for purposes of calculating pension contributions. Employees who became members of PORS or SCRS, or participants in State ORP prior to January 1, 1996, are not subject to the annual compensation limit. Employees who became members or participants in the plans on and after January 1, 1996, are subject to the compensation limit as adjusted by the commissioner of the IRS for increases in the cost of living in accordance with Section 401(a)(17) of the IRC. **The calendar year 2024 compensation limit (cap) is \$345,000.** Compensation in excess of this limitation is not subject to retirement contributions and is not used to calculate your average final compensation (AFC).

Interest on your PORS account

Your active PORS account earns 4% interest compounded annually on your balance as of the previous June 30 until you retire or your account becomes inactive. An account is considered inactive when no contributions have been made to it in the preceding fiscal year and no other active, correlated system or State ORP account exists.

Designating beneficiaries for your account

The retirement benefits administered by PEBA also offer options for you to help provide for your survivors in the event of your death. As an active member, you have the option to designate three types of beneficiaries for your retirement account:

- **Primary beneficiaries** for your in-service death benefit (see Page 11) or refund of contributions (see Page 15). Multiple beneficiaries would share equally in a survivor monthly benefit;
- **Contingent beneficiaries** in case of death of the primary beneficiaries. All primary beneficiaries must be deceased before any contingent beneficiaries will be paid; and
- **Incidental death benefit beneficiaries** (see Page 11).

You can name your estate as a beneficiary for your account; however, monthly benefit payments cannot be paid to an estate. If you do not make a beneficiary designation at enrollment, your estate will be your designated beneficiary by default.

As an active member, you may change your beneficiaries at any time before retirement. Update your beneficiary designations online through [Member Access](#). Refer to the [Designating Active Member Beneficiaries](#) flyer for assistance.

Correlated systems

PEBA administers several other defined benefit retirement systems for public employees and officials. Two of these other systems, the South Carolina Retirement System (SCRS) and the General Assembly Retirement System (GARS), are correlated systems with PORS. If you have contributions in more than one of these correlated retirement systems, your service credit is maintained separately within each system; however, your service credit is added together to determine your eligibility for a retirement benefit. Although this service is combined for eligibility purposes, the amount of your benefit from each system is still calculated based only on your service credit in that system.

Example

If you are a PORS member with 10 years of service credit and were previously a member of SCRS with 15 years of service, you would be considered to have 25 years of service credit for the purposes of determining your eligibility for a retirement benefit.

Online access to your account

[Member Access](#) is PEBA's online portal that allows members to manage their retirement account. It's safe, secure and available anytime from anywhere you have internet access.

Active members can:

- View and update their designated beneficiary information;
- View their current service credit;
- View and print their member statement;
- Update their contact information;
- Create a benefit estimate;
- Calculate an unofficial cost estimate to purchase service credit;
- Submit a service purchase request; and
- Submit and view the status of their service retirement application.

Retired members can:

- Update their contact information;
- Change their tax withholdings;
- View and print a 1099-R form;
- View and print a monthly benefit verification letter;
- View and print an insurance premium letter;
- View their current payment method;
- View payment history;
- Change their payment method from paper check to direct deposit; and
- Modify an existing direct deposit account or add an additional direct deposit account.

Inactive members can:

- View and print their member statement;
- Update beneficiary elections; and
- Update their contact information.

Register for Member Access

If you haven't registered for Member Access, you can do so by selecting the Member Access button at peba.sc.gov. From there, select *Register Now* to start the process. Refer to the [Setting up a New Member Access Account](#) flyer for assistance.

Purchasing service credit

Active members may establish additional service credit for various types of previous employment and leaves of absence, and up to five years of non-qualified service, which is a type of service credit not associated with any specific employment. A member on leave without pay from a covered employer is not eligible to establish service credit of any type.

You may establish service credit through a lump-sum payment, a pre- or post-tax installment service purchase or a tax-deferred rollover from an Individual Retirement Account (IRA), a 401(k) plan, a 401(a) eligible plan, a 403(b) plan or a 457 plan. The interest rate for an installment service purchase is calculated at the prime rate plus 2%. Installments initiated July 1, 2024, through June 30, 2025, will be calculated at 10.5%. The interest rate is fixed for the term of the installment.

You may establish each type of service credit once within a fiscal year. If you are establishing service to meet retirement eligibility, contact Customer Service at 803.737.6800 or 888.260.9430 for more information. Payment for service purchases must be made in full prior to your retirement date or termination from employment. If you are terminated from covered employment within one year of retirement eligibility, you have five business days after the date of termination to purchase any service credit that you are otherwise eligible to purchase. If you previously established service credit for periods of part-time service or previously earned service credit for periods of part-time service prior to July 1996, you may be eligible to establish additional service credit at an additional cost. Please contact Customer Service at 803.737.6800 or 888.260.9430 for more information.

One factor used to determine the cost of most types of service purchases is your career highest fiscal year earnable compensation. This includes any salary earned during a period of withdrawn service, regardless of if the withdrawn service has been established through a service purchase. The cost to purchase periods of less than one year will be prorated. You may not establish PORS service credit for a period of service, other than military service, for which you may also receive a retirement benefit from another defined

benefit retirement plan or for a period of service for which you already have credit in PORS. You also may not establish PORS service credit if doing so would violate Section 415 or any other provision of the Internal Revenue Code.

A Class Three member who purchases a period of withdrawn service or State ORP participation for any period of covered employment rendered prior to July 1, 2012, will revert to Class Two membership.

Some types of purchased service cannot be used in determining eligibility for retiree health insurance. If you are covered by the state's employee health insurance program, contact Customer Service at 803.737.6800 or 888.260.9430 for eligibility information. If your employer does not participate in the state's employee health insurance program, contact your employer for information about insurance in retirement.

You can manage service credit purchases in [Member Access](#), including calculating an unofficial cost estimate to buy service credit and submitting a service purchase request.

Transfer from SCRS to PORS

If you are an active member of PORS, you may transfer your non-concurrent SCRS service credit to your PORS account. Your SCRS contributions plus interest and non-concurrent service credit are then transferred to your PORS account. SCRS earned service transferred to PORS is considered earned service for the determination of the PORS minimum service requirement for benefit eligibility. Earnings associated with the service that is transferred from SCRS to PORS are not included in the calculation of your average final compensation.



The cost is 5% of your current earnable compensation for each year transferred.

Public service

As an active member, you may establish PORS service credit for any period of paid public service as an employee of a federal, state or local governmental entity in the United States by making an actuarially neutral payment to PEBA. The cost calculation is based in part on your current age and service credit, as well as your career highest fiscal year earnable compensation at the time PEBA receives your service purchase request.

The cost, which is determined by PEBA's independent actuary, will not be less than 16% of your career highest fiscal year earnable compensation for each year purchased.

Educational service (K-12)

As an active member, you may establish service credit for any period of paid classroom teaching consisting of kindergarten through grade 12 in a public, private or sectarian school by making an actuarially neutral payment to PEBA. The cost calculation is based in part on your current age and service credit, as well as your career highest fiscal year earnable compensation at the time PEBA receives your service purchase request.

The cost, which is determined by PEBA's independent actuary, will not be less than 16% of your career highest fiscal year earnable compensation for each year purchased.

Military service

As an active member, you may establish up to six years of service credit for any period of military service for which you do not already have service credit in SCRS, PORS or GARS by making an actuarially neutral payment to PEBA. This includes service in the United States Army, Navy, Marine Corps, Air Force, Coast Guard, Select Reserves and the Army or Air National Guard. The cost calculation is based in part on your current age and service credit, as well as your career highest fiscal year earnable compensation at the time PEBA receives your service purchase request.

The cost, which is determined by PEBA's independent actuary, will not be less than 16% of your career highest fiscal year earnable compensation for each year purchased.

Your discharge from service must be under conditions other than dishonorable. Under guidelines set forth by the Uniformed Services Employment and Reemployment Rights Act (USERRA), you may arrange in advance with your employer to continue contributing to your account while on active duty or military leave. Or, you may make the contributions after returning from military leave within a period equal to three times the length of your leave, but not more than five years.

Leave of absence

Active members on an employer-approved leave of absence who return to covered employment within four years may purchase service credit for the employer-approved leave period for which they do not already have service credit, up to a maximum of two years per leave of absence. The leave of absence must be with an employer covered by one of the retirement systems administered by PEBA. The cost calculation is based in part on your current age and service credit, as well as your career highest fiscal year earnable compensation at the time PEBA receives your service purchase request.

The cost, which is determined by PEBA's independent actuary, will not be less than 16% of your career highest fiscal year earnable compensation for each year purchased.

The cost is based on contributions plus interest using your earnable compensation at the time of injury.

You must repay the amount you withdrew plus interest to the date your request is received.

The cost, which is determined by PEBA's independent actuary, will not be less than 35% of your career highest fiscal year earnable compensation for each year purchased.

The cost, which is determined by PEBA's independent actuary, will not be less than 16% of your career highest fiscal year compensation for each year purchased.

Workers' compensation

As an active member, you may establish service credit for a period while on a leave of absence and receiving workers' compensation benefits. You may also arrange in advance with your employer to continue contributing to your account while you are receiving workers' compensation benefits.

Previously withdrawn PORS service

If you left employment and received a refund of your contributions plus interest from PORS, you may re-establish this service upon returning to active membership. Previously withdrawn earned service that is re-established in PORS is considered earned service for the determination of the PORS minimum service requirement for benefit eligibility. Please note that earnings associated with a re-established withdrawal will be considered for possible inclusion in the calculation of a member's average final compensation. A Class Three member who purchases a period of withdrawn service for any period of covered employment rendered prior to July 1, 2012, will revert to Class Two membership.

Non-qualified service

Active Class Two and Class Three members who have five or more years of earned service credit may establish up to five years of non-qualified service by making an actuarially neutral payment to PEBA. The cost calculation is based in part on your current age and service credit, as well as your career highest fiscal year earnable compensation at the time PEBA receives your service purchase request.

State ORP service

Active members may purchase service credit for their years of participation in the the State Optional Retirement Program (State ORP) by making an actuarially neutral payment to PEBA. The cost calculation is based in part on your current age and service credit, as well as your career highest fiscal year earnable compensation at the time PEBA receives your service purchase request.

State ORP participation established in PORS is considered earned service for the determination of the PORS minimum service requirement for benefit eligibility. Please note that earnings associated with established State ORP participation will not be considered for possible inclusion in the calculation of a member's average final compensation. A Class Three member who purchases a period of State ORP participation for any period of covered employment rendered prior to July 1, 2012, will revert to Class Two membership.

In-service death benefits

Active member incidental death benefit

Active members with at least one year of service credit will receive compensation if their employer provides incidental death benefit coverage and they die in service. In that situation, a payment equal to your current annual earnable compensation will be paid to your designated incidental death benefit beneficiary. If your death results from a job-related injury, the one-year requirement is waived.

Amounts paid to your designated beneficiary are subject to ordinary federal and state income taxes. It is up to your designated beneficiary to request that state taxes be withheld from the payment. PEBA is required to withhold federal taxes of 20% on the incidental death benefit payment unless your designated beneficiary rolls over the money into another qualified retirement plan.

A designated beneficiary who is a spouse may roll over the incidental death benefit payment into an IRA, a 401(k) plan, a 401(a) eligible plan, a 403(b) plan or some 457 plans. A non-spousal beneficiary may roll over the incidental death benefit payment into an inherited or beneficiary IRA only.

Your designated beneficiary should check with an accountant or a tax adviser about their tax liability, or visit the IRS's website at [irs.gov](https://www.irs.gov) and the website for the tax agency in the state in which they reside. In South Carolina, visit the South Carolina Department of Revenue's website at dor.sc.gov.

Incidental death benefit coverage is not automatic for all participating employers; check with your employer to see if it offers this coverage. If an employer elects to provide incidental death benefit coverage for its employees, the employer must pay the required contribution rate for the coverage.

First responder death benefit

Effective May 11, 2023, the incidental death benefit program includes an additional line-of-duty death benefit for certain first responders (police, fire, EMS) whose employer participates in the incidental death benefit program. This first responder death benefit pays a one-time, lump-sum benefit of \$75,000 if your death was a natural and proximate result of an injury by external accident or violence incurred while on duty as a first responder. The benefit increases to

\$150,000 if you are killed in the line of duty and your death is either the result of an unlawful and intentional act of another person or the result of an accident that occurs:

- As a result of your response to fresh pursuit;
- As a result of your response to what is reasonably believed to be an emergency;
- At the scene of a traffic accident to which you have responded; or
- While you are enforcing what is reasonably believed to be a traffic law or ordinance.

Unless you have designated a different beneficiary for this benefit, the benefit is payable to your surviving spouse. If there is no surviving spouse, the payment is paid to your surviving children in equal portions. If there is no surviving spouse or child, the benefit is payable to your surviving parents in equal portions. If you have not designated a beneficiary for the benefit and have no surviving child, spouse, or parent, then the sum will be paid to your estate.

Accidental Death Program

If your employer offers the coverage, this program provides a survivor benefit if you die as a result of an injury by external accident or violence incurred while undergoing a hazard peculiar to your employment while in the actual performance of duty, without willful negligence on your part. An accidental death benefit payment will be made monthly to your surviving spouse for life. If you have no spouse or your spouse dies before your youngest child has reached age 18, the monthly benefit is divided equally among the surviving children, each of whom will continue to receive a monthly benefit until reaching age 18 or upon death, whichever occurs first. If you have no spouse or child younger than age 18, the monthly benefit will be paid to your surviving father and/or mother for life.

Accidental Death Program coverage is not automatic for all participating employers; check with your employer to see if it offers this coverage. If an employer elects to provide Accidental Death Program coverage for its employees, the employer must pay the required contribution rate for the coverage.

Retirement account benefits

If you die in service as an active member, your designated primary (or contingent, if applicable) beneficiary is entitled to receive a refund of your employee contributions plus the interest earned on your account regardless of your age and years of service credit at the time of your death.

Your designated beneficiary will be eligible to choose a monthly benefit for life instead of a refund of your employee contributions plus the interest earned on your account if:

- You are a Class Two member with at least five years of earned service credit and either have at least 15 years of total service credit or you are at least age 55 at the time of your death; or
- You are a Class Three member with at least eight years of earned service credit and either have at least 15 years of total service credit or you are at least age 55 at the time of your death.

Disability retirement benefit

Who can apply

Becoming disabled does not automatically qualify you for a disability retirement benefit; you must file an application and go through the review process. You must be in service with a covered employer to file an application for disability retirement benefits. You are considered in service if you have not yet retired from PORS and it has not been more than one year since you were last on the payroll of a covered employer.

If PEBA does not receive your application while you are in service, you will not be eligible to receive any disability retirement benefits from PORS. Retired members who work for a covered employer are not eligible to apply for a disability retirement benefit.

In addition to being in service, you must meet certain earned service requirements to apply for disability retirement benefits. If you are a Class Two member, you must have at least five years of earned service credit toward retirement unless your disability is the result of an injury arising out of and in the course of the performance of your job duties. If you are a Class Three member, you must have at least eight years of earned service credit toward retirement unless your disability is the result of an injury arising out of and in the course of the performance of your job duties.

Coordination with other benefits

You may arrange with your employer to make your retirement contributions through your employer if your disability requires you to be placed in an employer-approved leave status while receiving workers' compensation benefits. Doing so will ensure you continue to earn retirement service credit during your workers' compensation leave period. Do not wait to apply for a disability benefit until your workers' compensation claim is finalized. Many workers' compensation claims are often settled after covered employment has ended. If your disability claim is denied, the continuance of paying retirement contributions and earning retirement service credit could be important to your long-term retirement plans.

How to apply

You should file your application for disability retirement as soon as you become disabled and while you are still in service with an employer covered by PORS. Complete the [PORS Disability Retirement Application](#) (Form 6151P) or contact Customer Service at 803.737.6800 or 888.260.9430 for assistance. Refer to the [Applying for disability retirement checklist](#) for more information. Be sure to complete the form in its entirety. You do not, however, need to include any medical records from your health care providers. If PEBA receives your disability retirement application after you have already retired from PORS or more than one year after you terminate from all covered employment under PORS, you will not be eligible to apply for a disability retirement benefit.

Processing the claim

Your medical records will be obtained from your health care providers by our disability determination provider and evaluated to determine the severity and limiting effects of your physical or mental impairment. The determination to approve or deny your disability retirement claim is made after review by a medical board of three physicians.

Please allow a minimum of three months after all required documentation has been received from you, your employer and your health care providers for your disability application to be processed. If you do not receive notification of PEBA's decision within three months, please contact Customer Service at 803.737.6800 or 888.260.9430.

If your claim is denied, you will have an opportunity to appeal the denial. You have one year from the date of the denial to file an administrative appeal. If the final agency determination upholds the denial, you may appeal to the Administrative Law Court.

Acknowledgment of receipt

If you do not receive notification in the mail confirming PEBA's receipt of your application within 10 days, please contact Customer Service at 803.737.6800 or 888.260.9430. If you are eligible for service retirement when you become disabled, you may apply for a service retirement benefit and begin receiving a monthly benefit while awaiting determination of your disability claim. You will receive only one type of payment, so if your disability claim is approved, you will need to decide whether to continue to receive your service retirement benefit or to begin receiving a disability benefit. When filing for both service and disability retirement benefits, please note that your disability retirement application must be received before your service retirement date.

Effective date of disability benefit

If your disability retirement claim is approved, the effective date for your benefit will be the 30th day after your application is received by PEBA, or the day after your last day on your employer's payroll, whichever is later.

Your disability retirement benefit will be based upon three factors:

1. Your years of credited service projected to age 55 or 25 years of credit, whichever is less;
2. Your average final compensation at retirement; and
3. The current benefit multiplier for service retirement benefits.

However, your annual benefit cannot be less than 15% of your average final compensation.

Continuing disability review

A disability benefit, once approved, might be discontinued if:

- You regain a certain earning capacity; or
- Medical evidence indicates you are no longer disabled; or
- Your disability benefit was not approved following a continuing disability review.

Periodic medical reexaminations could be required up to age 55. If PEBA determines your disability benefit should end because of an improvement in your medical condition, your benefit will stop the month of your scheduled continuing disability review or the month of PEBA's decision, whichever is later.

Returning to employment while receiving a disability retirement benefit

If you are younger than age 55 and receiving a PORS disability benefit, you should report earnings from any gainful (public or private) employment to PEBA annually because there is an earnings limitation for all employment that is applied on a calendar-year basis. You may earn the difference between your adjusted average final compensation (AFC) at retirement and your disability benefit without affecting your benefit.

Your AFC may be adjusted each year for inflation for earnings limitation purposes only. This increase generally matches the percentage of the annual increase in the Consumer Price Index for Wage Earners and Clerical Workers (CPI-W). These adjustments affect the amount you can earn while receiving a disability benefit; however, they

do not affect the amount of your benefit. You will receive a letter each February advising you of how much you can earn and requesting confirmation of your prior year's earnings. You will have to repay any benefits you received to which you were not entitled. If you earn more than the difference between your adjusted AFC and your disability benefit, your monthly benefit will be reduced or possibly canceled. If you return to work with an employer covered by one of the retirement systems administered by PEBA, and your annual earnable compensation is equal to or greater than your adjusted AFC, your disability benefit ends and you must become an active member of the system. After age 55, a disability retiree is subject to the same earnings limitation as a service retiree (see Page 24).

Leaving before retirement

Your options

If you leave your job and terminate all employment covered by one or more of the retirement systems administered by PEBA before you are eligible to retire, you have two options concerning your contributions. Refer to the [Leaving employment before retirement eligibility checklist](#) for details.

1

Request a refund. Your refund will include your employee contributions plus the interest earned on your account.

2

Leave your funds in your PORS account. Your account will continue to accrue interest until your account becomes inactive. Your PORS account is considered inactive when no contributions have been made to the account in the preceding fiscal year and no other active, correlated system or State ORP account exists.

Request a refund

If you have terminated all employment covered by one or more of the retirement systems administered by PEBA and want to receive a refund of your accumulated employee contributions plus the interest earned on your account, you must complete a [Refund Request](#) (Form 4101) and return it to PEBA. You may submit your refund request immediately upon termination; however, by law, your refund cannot be paid sooner than 90 days after your termination, and it cannot be paid later than six months after the date of your request. If you are working for two or more covered employers and contributing to more than one retirement account (i.e., working two jobs and paying into a PORS and an SCRS account), you must stop working in all correlated systems to request a refund from all accounts.

If you receive a refund, you forfeit your rights to any future service retirement or disability benefit. Employer contributions are not refunded. Instead of having the refund paid directly to you, you may choose to roll over the funds into an IRA, a 401(k) plan, a 401(a) eligible plan, a 403(a) plan, a 403(b) plan or some 457 plans.

PEBA is required to withhold federal taxes of 20% on the taxable portion of any refund that is eligible for a rollover but is not transferred directly into another qualified retirement plan. If you do not take advantage of a rollover as indicated above and are younger than age 59½ at the time of distribution, your distribution will not only be subject to regular income tax, but you might also be subject to a 10% penalty tax on the taxable portion of your distribution when you file your income tax return, unless certain exceptions apply.

See Special Tax Rules in [IRS Publication 575](#) and [IRS Form 5329](#) for more information on this tax penalty and the exceptions to it. Be sure to check with an accountant or a tax adviser about your tax liability, or visit the IRS's website at [irs.gov](https://www.irs.gov) and the website for the tax agency in the state in which you reside. In South Carolina, visit the South Carolina Department of Revenue's website at dor.sc.gov.

Leave funds on deposit

When you leave your money in your PORS account, you retain your years of service credit, which may be added to any future service you may accrue should you later become employed in a position covered by one of the correlated retirement systems administered by PEBA. Your account will continue to earn interest until it becomes inactive. An account is considered inactive when no contributions have been made to the account in the preceding fiscal year and no other active, correlated system or State ORP account exists.

You may apply for a refund at a later date or apply for a service retirement benefit upon reaching eligibility. No action is required if you want to retain your membership and leave your funds on deposit, but it is your responsibility to keep PEBA informed of your current address, as well as any name or beneficiary changes. You can update your email, address, phone number and beneficiary designations through [Member Access](#) (see Page 7 for more information).

Service retirement

A good way to begin the planning process for retirement is to review our preretirement seminar, *Get Set for Retirement*, which is available at peba.sc.gov/bap. If you are considering retirement, you might want to schedule a benefits consultation with our Customer Service staff. Visit peba.sc.gov/visit-us to schedule an appointment. Refer to the [Applying for service retirement checklist](#) for details. You can also calculate a benefit estimate through [Member Access](#) or request one from Customer Service.

Eligibility

If you meet the following requirements, you are considered eligible to retire (see Correlated systems on Page 7 if you have an account in more than one retirement system).

Class Two member

- At least 25 years of service credit on the date of retirement, five years of which must be earned service credit; or
- Age 55 or older on the date of retirement with at least five years of earned service credit.

Class Three member

- At least 27 years of service credit on the date of retirement, eight years of which must be earned service credit; or
- Age 55 or older on the date of retirement with at least eight years of earned service credit.

Retiree health insurance eligibility

The eligibility requirements for a service benefit and for retiree health insurance are not the same. If you are covered by the state's employee health insurance program, be sure to read the eligibility requirements in the [Insurance Benefits Guide](#) or contact Customer Service at 803.737.6800 or 888.260.9430 for eligibility information. If your employer does not participate in the state's employee health insurance program, contact your employer for information about insurance in retirement.

When to apply

You must file an application with PEBA to retire; it is not automatic. You may file your application as early as six months prior to your desired effective date of retirement but no later than 90 days afterward. We encourage you to file your application as early as possible. The fastest, most convenient way to apply for retirement is through your [Member Access](#) account. Retirement applications and other forms are also available at peba.sc.gov/forms.

If you do not receive notification of PEBA's receipt of your application within 10 days after submitting it, contact Customer Service at 803.737.6800 or 888.260.9430. **Do not terminate employment until PEBA has verified your service credit and you receive written notice of your retirement eligibility from PEBA.** This notice will be sent to you in the mail and is entitled, *Notification of Retirement Eligibility and Estimated Benefit*. Benefit estimates are projected based on information you provide and information in PEBA's records. Benefit estimates are subject to change upon review of your account after PEBA receives your service retirement application.

Average final compensation

Your average final compensation, commonly referred to as AFC, is an important part of the formula used to calculate your retirement benefit.

If you are a Class Two member, your AFC is the 12 highest consecutive quarters³ of earnable compensation in which you made regular member contributions and were earning service credit. An amount up to and including 45 days' termination pay for unused annual leave at retirement can be included in your AFC calculation. For an elected official, AFC may be calculated as the average annual earnable compensation for the 36 consecutive months before the expiration of the elected official's term of office.

If you are a Class Three member, your AFC is the 20 highest consecutive quarters³ of earnable compensation in which you made regular member contributions and were earning service credit. Termination pay for unused annual leave at retirement is not included in the AFC calculation.

Estimated benefit

One of PEBA's goals is to start your benefit payment as soon as possible so you are not without income once you terminate employment. To make this possible, your initial benefit payment does not include any credit for unused sick or annual leave, if applicable, nor does it include your final earnable compensation information. Until all of this information is received from your employer, you will receive an estimated benefit.

If you are a Class Two member, after your employer submits your final earnable compensation information, which is in the form of quarterly retirement contributions, PEBA will audit the retirement contributions for your 12 highest consecutive quarters of earnable compensation. Your AFC can be adjusted after the audit if any of the contributions included in the AFC calculation were for any payments not considered a part of your regular earnable compensation base. Your AFC will also be adjusted according to statute to include payment for your unused annual leave (see Unused leave at retirement on Page 19). Your service credit will also be adjusted to include credit for up to 90 days of unused sick leave.

If you are a Class Three member, you will have retirement contributions for your 20 highest consecutive quarters of earnable compensation audited. You will not receive service credit for unused sick leave at retirement, nor will payment at retirement for your unused annual leave be included in the calculation of your AFC.

As a result of the information received from your employer and the audit of the contributions for your highest consecutive quarters of earnable compensation, your retirement benefit will be finalized. The final amount might be less than, or more than, your estimated benefit.

³A quarter means a period January through March, April through June, July through September or October through December.

Service retirement benefit calculations

PEBA uses a four-step formula to calculate a monthly retirement benefit. The formula includes your average final compensation (AFC), your service credit and a benefit multiplier.

For Class Two members, the AFC includes your 12 highest consecutive quarters of earnable compensation and termination payment for up to 45 days of unused annual leave divided by 3. You can also add up to 90 days of unused sick leave at retirement to your service credit.

For Class Three members, the AFC includes your 20 highest consecutive quarters of earnable compensation. The AFC does not include unused annual leave payouts, and you cannot add unused sick leave to your service credit.

Step 1

Total your 12 or 20 highest consecutive quarters of earnable compensation and include any annual leave payout, if applicable.⁴ Divide by 3 or 5. This equals your AFC.

.....

Step 2

Multiply the result of Step 1 by 2.14% (0.0214), which is the benefit multiplier.

.....

Step 3

Multiply the result of Step 2 by years, months and days of service.⁵

.....

Step 4

Divide the result of Step 3 by 12. This is your maximum monthly benefit.

⁴The dollar amount of payment for up to 45 days of unused annual leave paid by a Class Two member's last employer at retirement can be included before averaging the member's 12 highest consecutive quarters of earnable compensation.

⁵Convert months to days and divide the total days by 360 to determine a decimal equivalent for partial years. For example, 25 years, 2 months and 10 days equals 25 years, 70 days (60 plus 10). 70 divided by 360 equals 0.19. This amounts to 25.19 years of service.

Class Two example

Member who has 25 years of service credit and an AFC of \$30,000

\$30,000	×	0.0214	×	25	÷	12	=	\$1,337.50
AFC		Benefit multiplier		Service credit		Months		Option A monthly benefit

Unused leave at retirement

Annual leave: Only an amount up to and including 45 days' pay for unused annual leave from a Class Two member's last termination payment will be included before averaging the member's 12 highest consecutive quarters of earnable compensation (see Step 1 of the benefit formula).

Sick leave: At retirement, a Class Two member may receive service credit for up to 90 days of unused sick leave from the member's last employer at no cost to the member (see Step 3 of the benefit formula). This service credit cannot be used to establish retirement eligibility. Sick leave is reported by a Class Two member's employer after retirement. One month of service credit is granted for each 20 days of sick leave.

Class Three example

Member who has 27 years of service credit and an AFC of \$30,000

\$30,000	×	0.0214	×	27	÷	12	=	\$1,444.50
AFC		Benefit multiplier		Service credit		Months		Option A monthly benefit

Unused leave at retirement

Class Three members will not receive service credit for any unused sick leave at retirement, and any pay you receive at termination for unused annual leave will not be included in the calculation of your average final compensation.

Payment options at retirement

There are three monthly benefit payment options available to you at retirement. Select the option that best suits your needs. Generally, your payment option cannot be changed once your benefit is first payable. Refer to the [Your Retirement Plan Payment Options](#) flyer for details.

Option A

Maximum retiree only monthly benefit

This option provides the maximum monthly benefit available and will pay you a lifetime benefit based on your average final compensation, years of service and a multiplier (0.0214). After your death, PEBA will return, through a lump-sum payment to your beneficiary or your estate, the remaining balance of any member contributions and interest and any working retiree contributions not exhausted through receipt of your benefit during your retirement.

Option B

100%-100% joint retiree-survivor monthly benefit

You will receive a reduced (from Option A) monthly benefit for life. After your death, the same benefit (100% of your reduced monthly benefit, including granted benefit adjustments) will continue throughout your beneficiary's lifetime. If all of your designated beneficiaries predecease you, your benefit will revert to Option A, including any benefit adjustments granted since your retirement date.

You may select Option B only if your designated beneficiary is your spouse, or you designate multiple beneficiaries or a sole beneficiary who is not your spouse and who is within the 10-year age difference limits allowed by an Internal Revenue Code (IRC) formula. The non-spousal limits do not apply if the non-spousal beneficiary is older than you, or in the case of disability retirement or death benefits. If, based on the IRC formula, the adjusted age difference for you and a non-spousal beneficiary exceeds the IRC limits, Option B would not be available to you. You would be able to select Option C, however, with no IRC restrictions.

Option C

100%-50% joint retiree-survivor monthly benefit

You will receive a reduced (from Option A) monthly benefit for life. After your death, one-half of the benefit (50% of your reduced monthly benefit, including granted benefit adjustments) will continue throughout your beneficiary's lifetime. If all of your designated beneficiaries predecease you, your benefit will revert to Option A, including any benefit adjustments granted since your retirement date.

Choosing Option B or Option C

If you choose Option B or Option C and name multiple beneficiaries, after your death, your benefit will be divided equally among those beneficiaries. The benefit will not change for the remaining beneficiaries if one beneficiary dies, either before or after the member dies.

If you select Option B or Option C, and all of your designated beneficiaries predecease you, your benefit will revert to Option A, effective in the month following the month the last beneficiary died. You must notify PEBA upon the death of a beneficiary.

Approximate amount of Option A monthly benefit at retirement

The information in the table below is based on Option A. Choosing Option B or Option C to provide a future benefit for beneficiaries will reduce the amount of your monthly benefit.

AFC	Years of service									Additional monthly benefit for each additional year
	5	10	15	20	25	28	30	35	40	
\$20,000	\$178	\$357	\$535	\$713	\$892	\$963	\$1,070	\$1,248	\$1,427	\$36
\$25,000	\$223	\$446	\$669	\$892	\$1,115	\$1,204	\$1,338	\$1,560	\$1,783	\$45
\$30,000	\$268	\$535	\$803	\$1,070	\$1,338	\$1,445	\$1,605	\$1,873	\$2,140	\$54
\$35,000	\$312	\$624	\$936	\$1,248	\$1,560	\$1,685	\$1,873	\$2,185	\$2,497	\$62
\$40,000	\$357	\$713	\$1,070	\$1,427	\$1,783	\$1,926	\$2,140	\$2,497	\$2,853	\$71
\$45,000	\$401	\$803	\$1,204	\$1,605	\$2,006	\$2,167	\$2,408	\$2,809	\$3,210	\$80
\$50,000	\$446	\$892	\$1,338	\$1,783	\$2,229	\$2,408	\$2,675	\$3,121	\$3,567	\$89
\$55,000	\$490	\$981	\$1,471	\$1,962	\$2,452	\$2,648	\$2,943	\$3,433	\$3,923	\$98
\$60,000	\$535	\$1,070	\$1,605	\$2,140	\$2,675	\$2,889	\$3,210	\$3,745	\$4,280	\$107
\$65,000	\$580	\$1,159	\$1,739	\$2,318	\$2,898	\$3,130	\$3,478	\$4,057	\$4,637	\$116
\$70,000	\$624	\$1,248	\$1,873	\$2,497	\$3,121	\$3,371	\$3,745	\$4,369	\$4,993	\$125
\$75,000	\$669	\$1,338	\$2,006	\$2,675	\$3,344	\$3,611	\$4,013	\$4,681	\$5,350	\$134
\$80,000	\$713	\$1,427	\$2,140	\$2,853	\$3,567	\$3,852	\$4,280	\$4,993	\$5,707	\$143
\$85,000	\$758	\$1,516	\$2,274	\$3,032	\$3,790	\$4,093	\$4,548	\$5,305	\$6,036	\$152
\$90,000	\$803	\$1,605	\$2,408	\$3,210	\$4,013	\$4,334	\$4,815	\$5,618	\$6,420	\$161
\$95,000	\$847	\$1,694	\$2,541	\$3,388	\$4,235	\$4,574	\$5,083	\$5,930	\$6,777	\$169
\$100,000	\$892	\$1,783	\$2,675	\$3,567	\$4,458	\$4,815	\$5,350	\$6,242	\$7,133	\$178
\$110,000	\$981	\$1,962	\$2,943	\$3,923	\$4,904	\$5,297	\$5,885	\$6,866	\$7,847	\$196

Post-retirement information

Monthly benefit payments

Monthly benefit payments are directly deposited into your bank account on the last business day of each month. Electronic distribution of monthly benefit payments reduces risks and transaction costs for both benefit recipients and the retirement plan. You can add or change your direct deposit information any time by logging in to [Member Access](#) or completing a [Direct Deposit Authorization](#) (Form 7204).

Taxes

The taxable portion of your monthly benefit and any death benefit payments to your beneficiary are subject to federal and state income taxes. Since tax laws are complex and constantly changing, be sure to check with an accountant or a tax adviser about your tax liability, or visit the IRS's website at [irs.gov](https://www.irs.gov) and the website for the tax agency in the state in which you reside. In South Carolina, visit the South Carolina Department of Revenue's website at dor.sc.gov.

Additional information for disability retirees

If you are a PORS member who is receiving a disability benefit, the disability benefits paid to you from PEBA are reported annually on IRS Form 1099-R as normal distributions for income tax purposes. This is in accordance with IRS guidelines, which also direct the use of various codes to reflect the taxability of a payment, or distribution, for income tax purposes. PEBA is required to use a code "7" in Box 7 of your Form 1099-R rather than a code "3" because the disability program for PORS members is an occupational or job-related disability program rather than a total and permanent disability program as described in section 72(m)(7) of the Internal Revenue Code. A code "7" in Box 7 of your Form 1099-R means that you are not subject to the 10% tax penalty for early withdrawal because you receive your retirement benefits through a monthly benefit; however, these benefits should be included as ordinary income for tax purposes.

Although the Form 1099-R you receive from PEBA correctly contains a code "7" in Box 7, you might also receive monthly benefits from the Social Security Administration and be considered totally and permanently disabled for Social Security purposes. If you are considered totally and permanently disabled for Social Security purposes, you may qualify for the [Credit for the Elderly or the Disabled](#). Please refer to [Schedule R](#) when completing your tax return. You must keep for your records a copy of your physician's statement, which certifies you were permanently and totally disabled on the date you retired.

Benefit adjustments

Per current state law, effective each July 1, eligible PORS retirees are to receive an annual benefit adjustment of 1% of their annual benefit up to a maximum of \$500 per year. The increase will be reflected in benefit payments issued on the last business day of July since benefits are payable the last business day of the month. The earliest you can receive a benefit adjustment is the second July 1 after your date of retirement.

Non-working retired member incidental death benefit

As a non-working retiree, if you die, and your last employer prior to retirement provides incidental death benefit coverage (see Page 11), a payment based on your service credit will be paid to your beneficiaries as follows:

Class Two years of service credit	Class Three years of service credit	Incidental death benefit payment
10 to 19 years	10 to 19 years	\$2,000
20 to 24 years	20 to 26 years	\$4,000
25 or more years	27 or more years	\$6,000

Amounts paid to your beneficiary are considered taxable benefits; therefore, federal taxes will be withheld unless your beneficiary rolls over the money into another qualified retirement plan. It is up to your beneficiary to request that state taxes be withheld from the payment.

Returning to covered employment

To retire, you must first have a complete, bona fide severance or termination of employment. After 30 days of retirement, you may be hired by an employer covered by one of the retirement systems administered by PEBA. If you return to covered employment sooner than 30 consecutive calendar days after retirement, your monthly benefit will be suspended while you remain employed by a covered employer.

Working retired member contribution rate

If you return to work for a covered employer after you retire, you will contribute the same tax-deferred percentage of your gross pay into your PORS retirement account as an active member. The member contribution rate is 9.75%. As a working retiree, you will not earn additional service credit or receive interest on your account.

Employment status

Any retired member who is employed by an agency that adheres to state personnel policies will be exempt from the State Employee Grievance Procedure Act. This means your employment is at will. If, as a retired member, you return to work for an employer that is not governed by state personnel policies, you would be subject to your employer's policies regarding employment status and rights.

Working 48 continuous months

If you return to employment and work 48 continuous months for a covered employer with an annual earnable compensation of at least 75% of the AFC used to calculate your monthly benefit, you may elect to end your monthly benefit and become an active member of PORS (or SCRS, if applicable). If you become an active member again, you have the option to repay some or all retirement benefits to receive additional service credit for that period of time. When you subsequently retire, your monthly benefit will be calculated as if you were retiring for the first time. TERI participation does not count toward the 48-month period. If you begin this process for the purpose of establishing eligibility for retiree health insurance, please contact PEBA for assistance.

Working retired member incidental death benefit

If you are a working retired member and your employer participates in incidental death benefit coverage, a payment equal to your current annual earnable compensation will be paid to your beneficiary if you die while in service. Amounts paid to your beneficiary are considered taxable benefits; therefore, federal taxes will be withheld unless your beneficiary rolls over the money into another qualified retirement plan. It is up to your beneficiary to request that state taxes be withheld from the payment.

Earnings limitation

From covered employment: service retiree

If you retire before you reach age 57 and return to covered employment, you will be subject to a \$10,000 per year earnings limitation. This means you can earn up to \$10,000 per year from covered employment and continue to receive your retirement benefit. If you continue covered employment after earning more than \$10,000 in a calendar year, your monthly retirement benefit will be suspended for the remainder of that year. The \$10,000 earnings limitation applies regardless of your age when you return to covered employment. For example, if you retire at age 54 with 27 years of service and return to covered employment when you are 59 years old, you would still be subject to the \$10,000 earnings limitation since you retired before you reached age 57.

\$10,000 earnings limitation does not apply to:

Members who retired prior to January 2, 2013, or members who retire after age 57.

.....

Compensation for service as an elected official, service as an appointee of the Governor with confirmation by the South Carolina Senate or service by appointment or election by the General Assembly.

From all employment: disability retiree

Please see the Returning to employment while receiving a disability retirement benefit section on Page 14 for information about the calendar year earnings limitation for disability retirees.

Critical needs school resource officers' exemption Under certain circumstances, a PORS member who retired on or before December 31, 2017, may return to covered employment without affecting their monthly retirement benefit if they are a Class 1 law enforcement officer and return to work with a public school district as a critical needs school resource officer. The \$10,000 earnings limitation does not apply if the public school district where the retiree is physically working and the covered employer for which the member works submits a completed [School Resource Officer Critical Needs Certification](#) (Form 7214) to PEBA. This exemption became effective July 1, 2022, and is contingent upon continued approval in each year's state budget.

12-month break exemption The \$10,000 earnings limitation does not apply if a PORS member has had a period of at least 12 consecutive months after retirement during which they did not work for any covered employer in any capacity. To qualify for this exception, during the 12 consecutive months, they must have had a total break from performing services for any employer that participates in the retirement systems administered by PEBA. For these purposes, work performed as an independent contractor, work performed under another exception to the earnings limitation, or work performed under a different retirement system from which the member retired would still be considered performing services for a covered employer. The member must complete a [12-Month Break-In-Service Exemption Certification](#) (Form 7218) and submit it to PEBA to certify they have not worked for a covered employer for at least 12 consecutive months. This exemption is effective July 1, 2022, and is contingent upon continued approval in each year's state budget.

Beneficiary and payment option changes

Retired member incidental death benefits

You may change your beneficiary for the incidental death benefit at any time regardless of the payment option you selected.

Option A

You may change your beneficiary for retirement benefits at any time. If you have a change in marital status (i.e., death of spouse, marriage, divorce), you can also select a new payment option within five years of the qualifying event.

Options B and C

If all of your beneficiaries predecease you, your monthly benefit will revert to Option A effective in the month following the month the last beneficiary died. You must notify PEBA upon the death of a beneficiary. You may then designate a new beneficiary under Option A.

If you have a change in marital status (i.e., death of spouse, marriage, divorce), you can also select a new payment option and designate a new beneficiary within five years of the qualifying event.

Payment option change limitation

Your form of monthly payment cannot be changed more than twice regardless of the number of events (i.e., death of a designated beneficiary or change in marital status) that occur. A reversion to Option A after the death of your beneficiary will count as one of the two changes. If a second beneficiary predeceases you after you have again selected Option B or Option C, you will revert automatically to Option A; however, no further form of payment changes will be allowed. Changes in form of payment occurring before January 1, 2001, are not included in the limitation provision.

More information

Be sure to visit PEBA's website at peba.sc.gov for additional information, resources and tools. You can also estimate your retirement benefit in [Member Access](#).

PEBA uses various social media platforms to communicate with employers, members, the media and other stakeholders. We invite you to take advantage of these communications tools by liking us on [Facebook](#) and following us on [X, formerly known as Twitter](#), [Instagram](#) and [YouTube](#). We encourage you to join the conversation.

You may also contact PEBA at 803.737.6800, 888.260.9430 or peba.sc.gov/contact.



South Carolina Public Employee Benefit Authority

Serving those who serve South Carolina

202 Arbor Lake Drive | Columbia, SC 29223

803.737.6800 | 888.260.9430

peba.sc.gov



This document does not constitute a comprehensive or binding representation regarding the employee benefits offered by the South Carolina Public Employee Benefit Authority (PEBA). The terms and conditions of the retirement benefit plans offered by PEBA are set out in the applicable statutes and are subject to change. Please contact PEBA for the most current information. The language used in this document does not create any contractual rights or entitlements for any person.