

## **SERVICE CREDIT ACCRUALS**

Employee's working percentage  
and/or alternate work schedules



**StanCERA  
Stanislaus County Employees'  
Retirement Association  
832 12<sup>th</sup> Street, Suite 600 (95354)  
P.O. Box 3150  
Modesto, CA 95353-3150  
209-525-6393  
[www.stancera.org](http://www.stancera.org)**

**Stanislaus County Employees'  
Retirement Association**

## What is service credit?

Service credit refers to the amount of time you have participated in the retirement plan. A year of service credit is earned for every 2,080 service hours. A member's service credit is one of the factors used to determine eligibility for benefits payable under StanCERA. For example, you must have a minimum of five (5) years of service credit (all Tier 3 members must have ten (10) years) to be eligible for a service retirement benefit.

You cannot receive more than one year (2,080 hours) of service credit for any one year.

Overtime cannot be used for accumulation of service credit or the determination of your final compensation for the purpose of calculating a monthly allowance.

Employees choosing to work percentage time or employees working schedules that do not total 2,080 hours only earn service credit for their actual hours paid.

For example:

Stanley County was hired on March 1, 1989 and is retiring on March 31, 2009. Mr. County has worked full-time 2,080 each calendar year and has had no lost time.

Mr. County has a credit total of twenty years and thirty days of service.

If Mr. County was working an 80 percent schedule (64 hours per pay period), he would have a credit total of sixteen years and twenty-four days of service.

Prior to retirement, employees may reinstate up to one year (2,080 hours per incident) of retirement service credit, so long as any absence was due to illness, injury or family and medical leave act.

Employees are not eligible to repurchase any percentage time or voluntary reduced schedule time.

Some Department employees work alternate annual schedules that do not have a total of 2080 hours. These employees only earn service credit for the actual hours worked.

In addition, members who are paid biweekly but on hourly schedules other than 80 hours biweekly will have their average monthly final compensation for a one year period computed by taking the member's hourly schedule over consecutive 26 biweekly pay periods. The monthly final average compensation will be the total of the above divided by 12.

If this applies to you, please contact your HR payroll clerk for an explanation and additional details.

[This brochure provides general information about the method of service credit accruals. If any discrepancies exist between information in this brochure and the law, the law will prevail. You are encouraged to call StanCERA's retirement office should you have any questions about service credit accrual.](#)