

Benefit Calculation: Years of Service/Service Credit

The second part of the retirement benefit formula used to calculate your monthly retirement benefit is your years of service. In most cases, the more years of service you have when you retire, the greater your monthly retirement benefit will be.

Earning Service Credit

Years of service are not measured by beginning and ending dates, but by how many service credit hours you have.

You earn service credit based on the hours worked for a MCERA plan sponsor (Mendocino County, Russian River Cemetery District, or the Superior Court of Mendocino County). 26 (80 hour) pay periods equals one year of service. Members allocated to working 64 hour pay periods will earn service credit at a slower rate.

When you use vacation, sick leave, or CTO, you are still making retirement contributions. Therefore, you will receive service credit for that time.

If you are on leave without pay for an entire pay period and no retirement contributions are made, then you do not receive service credit for that time. See below for information on how to purchase service credit for that time.

Purchasing Service Credit

While most service credit is earned while you work, you may be eligible to purchase some additional service credit. You can purchase service credit by paying an amount equal to the employee contributions plus interest accrued for that period of service. The types of service credit eligible for purchase include the following:

Extra Help or Part Time: You may purchase time that you worked for a MCERA plan sponsor but were not a member of MCERA.

Leave Without Pay: The time off must be for your own personal injury or illness. This purchase is limited to 12 consecutive months.

Redeposit of Withdrawn Funds: If you previously worked for one of our plan sponsors and withdrew your retirement funds, you may redeposit funds for that period of time. Credit for withdrawn service can only be given when the redeposit amount is paid in full.

Cost estimates to purchase service can be requested by submitting an [Estimate/Consultation Request Form](#). Estimates are prepared by appointment only. Payment options include direct rollover from a qualified plan, lump sum payment of the total amount by personal check, partial payments by personal check or rollover over time, or a combination of both rollover and personal check.

Sick Leave Conversion at Retirement

If you retire directly from active status (that is your retirement date is the day after your last day in paid status) the entire balance of your accrued sick leave is converted to service credit. This increases your retirement service credit total and, therefore, increases your lifetime retirement benefit. The sick leave does not affect the years of service required for retirement eligibility and vesting, nor does it change your retirement date or age.