

SBCERA Member benefits are based upon four factors: age, final average compensation, benefit formula and service credit. The last one, service credit, is the total number of hours you worked and earned credit as a member of SBCERA.

However, under various circumstances there may have been a time in your life when you were working for another public agency, another participating SBCERA employer, or the military, but you weren't eligible for SBCERA membership. Depending on the circumstance, Active and Deferred Members may be eligible to purchase that time and have it count towards service credit. Typically, the more service credit you have, the higher your monthly lifetime benefit will be when you retire. Service credit purchases must be made prior to retirement, and all balances must be paid off within 120 days of termination or after your effective retirement date.

### Types

- **Redeposit of Withdrawn SBCERA Contributions:** If you previously worked for a participating SBCERA employer and withdrew your contributions upon termination of employment, you may restore these years of service credit by redepositing your contributions plus interest.
- **Past Ineligible Service:** You can purchase all or part of the time you worked with a participating SBCERA employer that was considered ineligible for SBCERA membership. This typically includes part-time, seasonal, per diem, student work or temporary service.
- **Authorized Leave:** If you go on an authorized medical leave due to personal injury or illness, you may be eligible to purchase up to 12 consecutive months of service credit for the time you did not earn. You may also purchase military leave taken while you were an Active Member of SBCERA.

- **Prior Public Agency Service (PPAS):** You may be able to purchase all or part of your prior service with another public agency, including service with the State of California, federal government, some cities, counties and other public agencies in California



### The Cost

The cost and payment options vary on an individual basis. Various payment options are available.

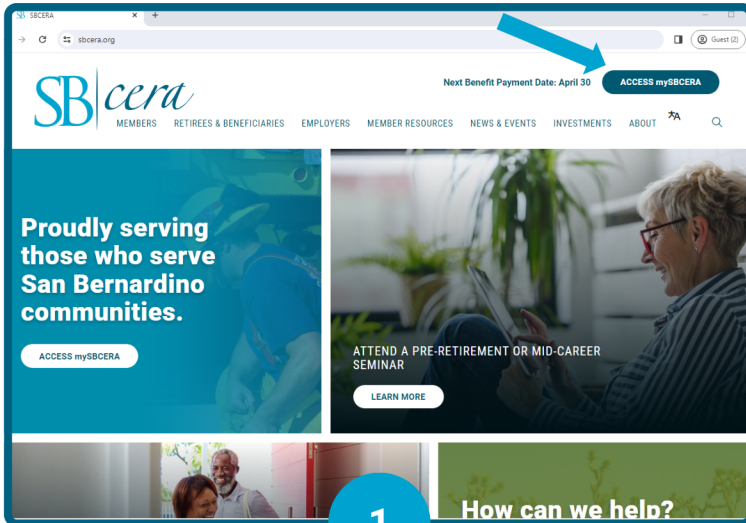
### The Process

To begin, log in to mySBCERA at [SBCERA.org/mySBCERA](https://www.sbcera.org/mySBCERA). Under the Online Forms link select Service Credit Purchase Request. The form may be submitted electronically and all requests are handled on a first-come, first-served basis. SBCERA will provide you with a cost estimate and send you information including the next steps. Should you decide to initiate the service purchase, a contract will be created. However, you are not obligated to purchase the service credit unless you sign and return the service credit purchase contract.

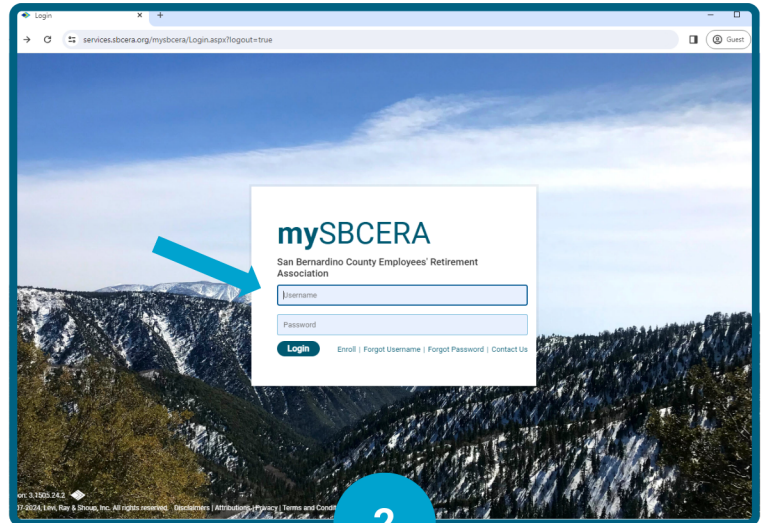
Email [ServiceCredit@SBCERA.org](mailto:ServiceCredit@SBCERA.org) for additional information.

# How to Purchase Service Credit

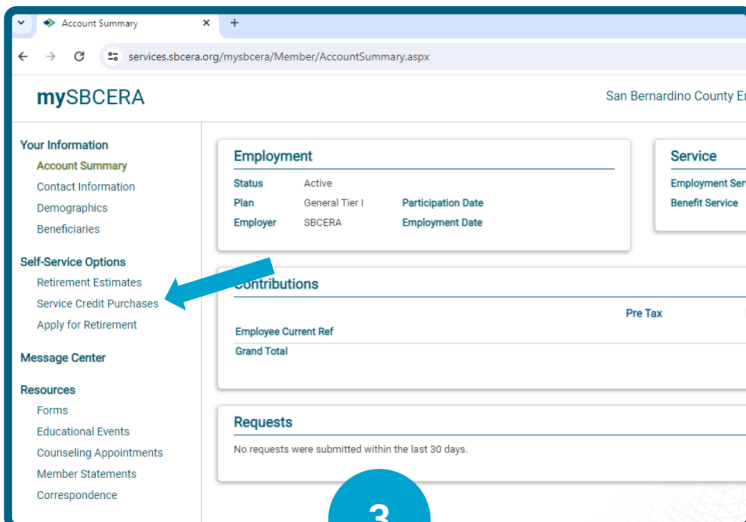
Follow step-by-step instructions on how to purchase service credit.



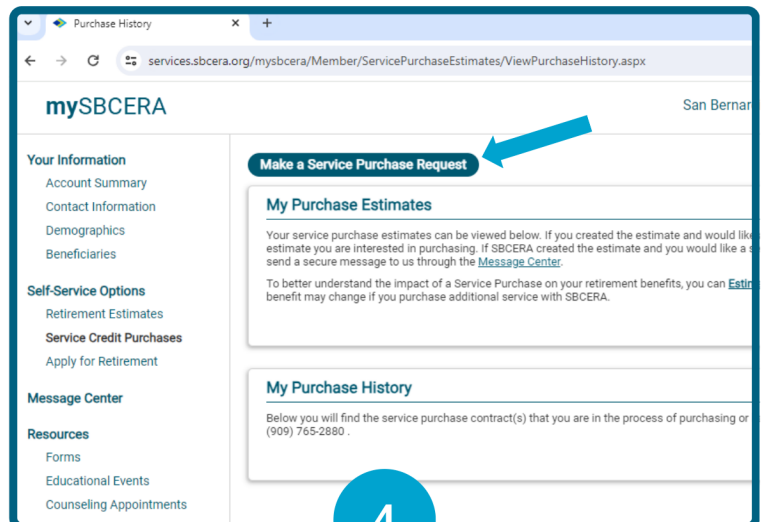
Visit [www.SBCERA.org](http://www.SBCERA.org) and select **ACCESS mySBCERA**



Sign in to **mySBCERA**



Navigate to the **Service Credit Purchases** option in the menu



Select **Make a Service Purchase Request** and follow the instructions

After completing your estimate, you can track the progress of your request on your **Account Summary** page under **Requests**

**Note:** New employees can create mySBCERA accounts after 2-4 pay periods.