

Answers to your questions about Purchasing Retirement Credit for Waiting Time (Service with a PERS Employer Before Establishing Membership)

1. What is a “PERS waiting-time period”?

Waiting time generally refers to the first six months of employment with a PERS-participating employer required to establish PERS membership. You may purchase this time if you are a Tier One or Tier Two member and have at least 10 years of creditable service including prior service.

2. How could someone have more than one waiting-time period?

If you previously withdrew your PERS account, which terminated your membership, and were then re-employed in a PERS-covered position, you served another waiting-time period to re-establish PERS membership. You would then have two (or more) waiting-time periods.

3. If I have more than one waiting period, can I choose which period I want to purchase?

It depends. You can choose to only purchase the waiting-time period associated with your current membership. However, if you want to purchase a waiting-time period that is associated with your withdrawn (forfeited) PERS membership, you must **also** purchase your forfeited service time (a separate purchase) to be eligible to purchase the associated waiting time.

4. Is it possible for a waiting-time period to be less than six months?

Yes, if you are re-employed within five years of terminating your employment. Within one year of re-employment, you can redeposit the amount withdrawn plus interest to restore the service you forfeited. If this redeposit is made during the waiting-time period, you will regain membership and the waiting-time period will end on the first of the month following the redeposit. It is therefore possible to serve a waiting time of less than six full months.

5. Do I have to purchase my PERS waiting-time periods?

No. Purchase is voluntary.

6. How much does the purchase cost?

You pay the employee and employer contributions that would have been made to the salary paid during the waiting period(s). You do not pay any interest. You must request a [written benefit](#) estimate to receive the estimated cost of this purchase.

7. When can I make this purchase?

You can make the purchase anytime within the 90 days prior to your effective retirement date.

8. I left public employment some time ago and left my contributions in PERS but have not applied for my benefit yet. Will I be eligible to purchase waiting periods when I do apply for benefits?

Yes, as long as you have 10 years or more of creditable service and prior service.

9. If I purchase this time, what impact will it have on my benefit?

Waiting time can help establish [retirement eligibility](#). Waiting time can also increase your benefit under the Full Formula and Formula Plus Annuity benefit calculation methods. Both of these methods base part of your benefit on your length of service. Since the waiting-time purchase counts as creditable service, it would give you more service time in the benefit formula. The employee contribution portion of the purchase cost also increases your account balance.

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